



GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS
FOR BROKERS
FSP 35482

MOTORCYCLE INSURANCE ON-ROAD & OFF-ROAD

Insurer: Bryte Specialist Motor (Pty) Ltd

FSP No. 50459

This brochure is an informative document and is always superseded by the specific Policy Wording

PREMIUM & UNDERWRITING

The premium for this product is determined by a number of factors:

- 1) Limit of indemnity
- 2) Whether vehicle is parked in locked garage overnight
- 3) Learners or full
- 4) Age of rider

OVERVIEW

This product is a personal lines insurance policy which covers both on-road and off-road motorcycles.

Our Motorcycle product provides cover for superbikes, cruisers, Harleys, dual purpose motorcycles as well as Quads, and all makes of off-road motorcycles.

WHAT IS COVERED

LOSS OR DAMAGE

Full comprehensive cover for private, domestic, pleasure, professional use, and travel to and from work.

SUMMARY OF COVER LIMITATIONS

- Specified Motorcycle, Sum Insured or Retail Value, (whichever is the lesser)

• Towing/delivery costs	R 5 000
• Emergency repairs	R 8 000
• Repair authorisation	R 8 000
• Lost/damaged keys	R 4 000
• Wreckage removal	R 5 000
• 3 rd party liability	R 5 000 000
• SASRIA market value	



SUMMARY OF POLICY OFFERINGS & BENEFITS

- Policies offered on a stand- alone basis
- Insured for retail value, including accessories
- Competitive flexible rates payable annually or monthly
- Attractive discounts available on a multi motorcycle policies that offers you the same benefits as a regular policy
- Riding Apparel – jackets, boots, helmets, gloves, etc
- Track cover available on request - terms & conditions apply
- Replacement with new - terms & conditions apply
- Territorial limits: Botswana, Lesotho, Mozambique, Namibia, Zambia, Eswatini, Malawi and Zimbabwe
- Flat Excess Structure - certain makes and models apply
- Inhouse Specialist Assessment.



VAP (VALUE ADDED PRODUCT) OPTIONS



AA FLEETCARE ROADSIDE ASSISTANCE

AA road patrol services, Locksmith services, Breakdown towing, Vehicle repatriation, 24-hour car hire, Overnight accommodation, AA Mayday Emergency Medical Assistance



PERSONAL ACCIDENT

Death, Bodily injury, Permanent total disablement with R50,000 or R100,000 worth of cover

Subject to the Terms & Conditions of the policy



TYRE COVER

- Damage to Motorcycle Tyres only applicable to on road/dual motorcycles .
- Maximum amount of R5,000 per incident in the event of a tyre being damaged beyond repair, due to an accident covered by the underlying policy or due to an impact with a poor road surface.
- No excess payable.
- Betterment is applicable.

Subject to the Terms & Conditions of the policy