



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This brochure is an informative document and is always superseded by the specific Policy Wording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

Cover available 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, & travel to & from work.

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

	Policy Limits	On-Road, Off-Road, Harley Davison Motorcycles	Scooter Motorcycles
	Benefit	Benefit limit	Benefit limit
1	Specified motorcycle including Accessories (if applicable)	Sum insured or retail value (whichever is the lesser)	Sum insured or retail value (whichever is the lesser) - up to the value of R20,000
2	Locks, keys and remotes	R15,000	R2,000
3	Towing and delivery costs	R7,500	5% of sum insured
4	Emergency repairs	R15,000	R5,000
5	Repair authorisation	R15,000	R5,000
6	Credit shortfall	Within sum insured	Provided sum insured is sufficient
7	Fire extinguishing expenses	R15,000	R5,000
8	Replacement as new	An additional 15% of the sum insured or retail value	An additional 15% of the sum insured or retail value
9	Wreckage removal	R7,500	5% of sum insured
10	Third party liability	R5,000,000	R5,000,000
11	SASRIA	Market value	Market value
12	Named riders	Cover under this policy is restricted to the riders named in the schedule.	Cover under this policy is restricted to the riders named in the schedule.
13	Track cover	Cover granted on an individual basis. Details must be submitted in good time so cover can be confirmed in advance. Additional excess will be applied to own damage claims. Third Party cover will be excluded.	Cover granted on an individual basis. Details must be submitted in good time so cover can be confirmed in advance. Additional excess will be applied to own damage claims. Third Party cover will be excluded.
14	Riding apparel	Sum insured as stated in the Policy Schedule	Sum insured as stated in the Policy Schedule
15	Trailers	Sum insured or retail value (whichever is the lesser)	Sum insured or retail value (whichever is the lesser) - up to the value of R20,000

OPTIONAL EXTRAS (EXTENSIONS)

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

VAP (VALUE ADDED PRODUCT) OPTIONS

AA FLEETCARE ROADSIDE ASSISTANCE

- Applicable per policy (not per motorcycle)
- AA roadside assistance
- Locksmith services
- Mechanical and technical breakdowns
- 24-hour car hire (available if broken down more than 100kms from home)
- Overnight accommodation (available if broken down more than 100kms from home)
- Vehicle repatriation
- Emergency medical access
- Accident tow

NB. Dedicated Breakdown Emergency Numbers: 0861 666 668 / 011 799 5660