



GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS
FOR BROKERS

FSP 35482

TRANSPORTER INSURANCE

LDV, HCV, Busses

Insurer: Bryte Insurance Company Limited

FSP No. 17703

This brochure is an informative document and is always superseded by the specific Policy Wording

PREMIUM & UNDERWRITING

This product has been designed with the Transporter's insurance requirements in mind and offers numerous benefits.

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

- 1) Limit of indemnity
- 2) Sum insured
- 3) Type of vehicle: LDV (Light Delivery Vehicle) or HCV (Heavy Commercial Vehicle), Large Commuter Busses
- 4) Territorial limits (RSA only or Cross-Border)
- 5) Additional optional extensions will carry an additional premium

OVERVIEW

Transporter Insurance is a commercial insurance policy.

Managing and maintaining commercial vehicles or busses can be challenging as it involves a number of risks. To mitigate these risks, having adequate insurance in place is an absolute must.

At Genlib we understand your needs when it comes to insuring your vehicles. Whether you own a single truck or a national fleet of vehicles, our Transporter Insurance protects your vehicles against loss or damage, as well as your third-party liability.



BENEFITS & LIMITS OF THIS POLICY

To be read in conjunction with the Policy Wording

Benefits	Short Haul	Medium Haul	Concrete Mixers	Clay Brick	Owner Driver
Fire extinguishing charges	R10,000	R10,000	R10,000	R10,000	R10,000
Recovery/protection/towing & debris removal	R30,000	R50,000	R50,000	R50,000	R50,000
Clean up of spillage of diesel from the tank					
Replacing locks, keys and remote controls	R2,000	R2,000	R7,500	R7,500	R7,500
Temporary repairs	R15,000	R15,000	R15,000	R15,000	R15,000
Medical expenses	N/a	N/a	N/a	N/a	N/a
Personal accident (subject to driver's ID being provided)	R7,500 per driver	R7,500 per driver	R50,000 per driver	R50,000 per driver	R50,000 per driver
Personal accident for crew members (max 3)	R1,000 per crew member	R1,000 per crew member	R2,000 per crew member	R2,000 per crew member	R2,000 per crew member
Third party liability	R5,000,000	R5,000,000	R5,000,000	R5,000,000	R5,000,000
Fire or explosion	R1,000,000	R1,000,000	R1,000,000	R1,000,000	N/a
Tool of trade (if stated in Schedule)	R2,500,000	R2,500,000	R2,500,000	R2,500,000	R2,500,000
Personal effects include driver cell phone (excl. monetary value)	R2,000	R2,000	R2,500	R2,500	R2,500

Benefits	HCVs and MCVs	LDVs and PMVs	Special Types	Buses	Goods in Transit
Fire extinguishing charges	R10,000	R10,000	R10,000	R10,000	R10,000
Recovery/protection/towing and debris removal	R100,000	R25,000	R100,000	R100,000	R20,000
Clean up of spillage of diesel from the tank		N/a			N/a
Replacing locks, keys and remote controls	R7,500	R7,500	R7,500	R7,500	N/a
Temporary repairs	R15,000	R7,500	R15,000	R15,000	N/a
Medical expenses	N/a	R5,000 per person limited to R20,000 per occurrence	N/a	N/a	N/a
Personal accident (subject to driver's ID being provided)	R10,000 per driver	N/a	R10,000 per driver	R10,000 per driver	N/a
Third party liability	R5,000,000	R5,000,000	R5,000,000	R5,000,000	N/a
Fire or explosion	R1,000,000	R1,000,000	R1,000,000	R1,000,000	N/a
Tool of trade (if stated in Schedule)	R2,500,000	N/a	R2,500,000	N/a	N/a
Ropes/tarpaulins	N/a	N/a	N/a	N/a	10% of specified limit of goods, max R10,000



OPTIONAL EXTRAS

- Own damage excess reducer
- Theft and hijack excess reducer
- Third party excess reducer
- Windscreen cover
- Towing due to a mechanical breakdown or mud recovery
- Credit shortfall
- Extended motor third party liability
- Repatriation costs
- Passenger Liability