

GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS
FOR BROKERS

FSP 35482



Company
Profile

www.genlib.co.za

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Genlib is an independent financial services provider

FSP Number 35482, providing underwriting and administration services, catering to the Broker market nationally.

Welcome to Genlib, your trusted partner in insurance innovation. Since 2008, we've been providing cutting-edge solutions to South African insurance brokers.

With our broad-form policies, competitive premiums, and exceptional security and claims handling, we help you deliver the best options to your clients.

Let us help you stay ahead of the game and grow your business with our industry-leading expertise.

Construction & Engineering



Contractors All Risk (CAR) & Construction Industry Public Liability (CIPL)

Contractors All Risks (often referred to as "CAR") policies provides cover for sudden and accidental physical loss or damage that occurs to the property insured during the construction period.

Policy Enhancements & Benefits

- There are limited insurers in this risk space and treaties are all similar, therefore our prompt service provides competitive terms and turn around times, making decision-making easy and quick.
- We are always ready to innovate where required and come up with solutions when required, giving the Broker and client the advantage.



Plant All Risks (PAR)

Our PAR insurance covers the insured on an "All Risks" basis for loss of or damage to the insured's Plant and/or Equipment while in use, in transit, or being stored.

Policy Enhancements & Benefits

- There are limited insurers in this risk space and treaties are all similar, therefore our prompt service provides competitive terms and turn around times, making decision-making easy and quick.
- We are always ready to innovate where required and come up with solutions when required, giving the Broker and client the advantage.



Carrier's Cargo Liability

Indemnifies the transporter against their legal liability for property in their care, custody and control.

Policy Enhancements & Benefits

- 96-hour storage cover whilst in transit, Debris removal, 6-hour machinery break down excess, Salvage recovery, Cover of tarpaulins, nets, ropes chains, Legal costs and expenses, Fire brigade charges, Shipping container cover, Second hand / reconditioned goods, Fidelity Guarantee cover for drivers or employees, Loading and unloading if carrier is contracted to do so
- Short-period cover available



Cyber Risks / eRisk

This Cyber Risks / eRisks insurance has been designed to address the new and unusual threats faced by organisations operating in a high-tech world.

Policy Enhancements & Benefits

- The SME Proposal Form is concise and user-friendly and applies to companies with a revenue of less than R500m
- Companies with a revenue greater than R500m and companies requiring Tech PI must complete the full Proposal Form
- The cover provided by the policy is found in 7 insuring agreements and the client can select any combination of these
- Insuring Agreements 1 & 2 are for Tech PI (Professional Indemnity) and apply to IT companies only (Insuring Agreements 3,4,5,6,7 may be added)
- All other companies may only select from Insuring Agreements 3,4,5,6,7

Insuring Agreements

1. (Technology) Professional Services (Tech PI only) 2. Multimedia Liability (With Tech PI only) 3. (Network) Security & Privacy Liability 4. Data Recovery & Loss of Business Income 5. Privacy Regulatory Defence & Penalties 6. Crisis Management Costs, Customer Notification Expenses, and Customer Support and Credit Monitoring Expenses 7. Data Extortion



Directors & Officers (D&O) & Cyber Liability for Enterprises

D&O Liability Insurance provides protection for the directors and officers of a company in the event of legal proceedings pertaining to the failure to perform duties as they relate to the company.

Policy Enhancements & Benefits

- Our D&O includes Cyber Liability as well as numerous optional extensions
- Cover is up to R500m
- Automatic extensions include: Corporate Manslaughter, Emergency costs, Fines and Penalties Extension, General Counsel Liability, Outside Directorships, Protection for Non-Executive Directors, Public & investor Relations expenses, Reasonable Costs and Expenses, Reputation Protection Expenses, Tax, COID and UIF Extension, Bail bond cover, Defamation, Investigation & enquiry costs, New subsidiaries, Prosecution costs, Retired directors, Estates, heirs, legal representatives



Directors & Officers (D&O) & Cyber Liability for SMEs

D&O Liability Insurance provides protection for the directors and officers of a company in the event of legal proceedings pertaining to the failure to perform duties as they relate to the company.

Policy Enhancements & Benefits

- Our D&O includes Cyber Liability
- Designed for a quick application and insurance cover with set limits and nominal premiums attaching thereto, making it an affordable cover for any SME
- Automatic extensions include: Corporate Manslaughter, Emergency costs, Fines and Penalties Extension, General Counsel Liability, Outside Directorships, Protection for Non-Executive Directors, Public Relations Consultants, Reasonable Costs and Expenses, Reputation Protection Expenses, Tax, COID and UIF Extension



Environmental Impairment Cover – Site Clean-Up (Onsite & Underground)

Fully covers costs incurred during clean-up and rehabilitation in the event of an environmental spill.

It is a legal requirement to have this cover in force.

Storage of fuels, chemicals and other potential pollutants presents a unique set of environmental contamination risks.

These can lead to financial penalties and legal action for operators and business owners. Claims of this nature can easily exceed R1m for average-sized site and may take years to complete. Owner/operator will be held liable for clean-up and rehabilitation costs. Government may fine up to R10m and/or 10 years in jail for non-compliance following an incident.

Policy Enhancements & Benefits

- Dedicated call centre for claims management
- Dedicated environmental team for compliance reporting compliance
- Environmental surveys conducted, at Underwriter's discretion, at no cost to client
- Customised underwriting and risk management solutions
- Compliance assist benefits, this includes training and spill kits



Environmental Impairment Cover – Transport Clean-Up

Fully covers costs incurred during clean-up and rehabilitation in the event of an environmental spill.

It is a legal requirement to have this cover in force.

Potential pollutants can include items as diverse as food products, paint and detergents.

Transport of fuels, chemicals and other potential pollutants presents a unique set of environmental contamination risks.

These can lead to financial penalties and legal action for operators and business owners of the vehicles transporting dangerous goods and potential pollutants. Transport claims can easily exceed R1m for average-sized spillage and may take years to complete and obtain departmental sign off and closure. Owner/operator will be held liable for clean-up and rehabilitation costs. Government may fine up to R10m and/or 10 years in jail for non-compliance following an incident.

Policy Enhancements & Benefits

- Dedicated call centre for claims management
- Dedicated environmental team for compliance reporting compliance
- Environmental surveys conducted, at Underwriter's discretion, at no cost to client
- Customised underwriting and risk management solutions
- Compliance assist benefits, this includes training and spill kits



Excess of Loss Motor Third Party Liability (XOL)

This is a top-up policy designed to provide additional liability cover, over and above the underlying limit of indemnity.

Policy Enhancements & Benefits

- Offers top-up catastrophic cover with limits of R100m and negates the need for additional treaties
- Covers all types of vehicles for a nominal monthly cost per vehicle



Marine Transit Contingency Liability

Indemnifies transport brokers against losses incurred by their nominated transport subcontractors in the event the subcontractor's premiums are unpaid.

Policy Enhancements & Benefits

- Automatic extensions include: Salvage and recovery costs, Tarpaulins, nets, ropes, chains, Legal defence cover, Debris removal cover, Fire brigade services, Cost of protecting the load in the event of an accident, Unloading damaged vehicle and reloading substitute vehicle, Fidelity Guarantee cover for drivers and employees



Passenger Liability (PAX) & Personal Accident (PA)

Passenger Liability Insurance protects a business in instances where it may become liable in terms of the law for the injury, death, or secondary emotional shock, of passengers while embarking, disembarking, or on board the vehicle. Cover extends to cross-border territories South of the Sahara, as well as legal defence costs.

Policy Enhancements & Benefits

- Passenger Care Benefit pays for meals and overnight accommodation following a covered accident.
- Personal Accident cover includes death benefit and funeral cover, payable regardless of RAF liability.
- Claims occurring, Catastrophic covers of up to R200m including cross-border exposures
- Short-period cover available



Professional Indemnity Liability (PI)

Professional Indemnity insurance covers legal costs and expenses incurred in the insured's defence, as well as any damages or costs that may be awarded, if the insured is alleged to have provided inadequate advice, services, or designs that have caused their client's financial loss.

Policy Enhancements & Benefits

- We offer quotes from qualified insurers, best suited to the profession; hence best cover with worthy extensions



Professional Indemnity – Excess Waiver (Profsave)

An Excess Waiver product covering the excess on the insured's Professional Indemnity Policy.

Policy Enhancements & Benefits

- This is a unique product offering with proven underwriting, making it a sustainable and viable option
- It is the alternative choice to high excesses, especially when considering PI for FSPs and professionals



Professional Indemnity Liability – Built Environment

This product is aimed at providing cover to the insured against its legal liability to pay damages and costs in respect of claims made against the insured for liability incurred in the conduct of the insured's professional business activities as a result of a wrongful act.

Policy Enhancements & Benefits

Covers the following professions:

1. Architects
2. Architectural Drafter
3. Environmental Consultants
4. Ergonomic Designer
5. Interior Designer
6. Landscape Architects
7. Principal Agent
8. Quantity Surveyors
9. Surveyors
10. Urban Planners



Public Liability (PL)

Covers the insured for property damage or personal injury suffered by a third-party where the insured is deemed to be responsible. This could be as a result of the insured's business activities.

Policy Enhancements & Benefits

- We offer quotes from qualified insurers, best suited to the profession; hence best cover with worthy extensions
- Cover ranges from events to companies providing products and services



Tour Operators Liability

Insures the tour operator against its legal liability incurred, as well as vicarious liability incurred as a result of the use of subcontractors. Extensions are numerous but include food and drink poisoning. Cover includes legal costs and expenses.

Policy Enhancements & Benefits

- This is a broad-form Wording, offering extensions such as Cyber, Professional Indemnity, D&O
- It is a bespoke Policy Wording, designed specifically with the needs of a Tour Operator in mind

Marine



Goods In Transit (GIT)

Indemnifies the owner of the goods for the loss or damage to their goods whilst being loaded, off loaded, or in transit.

Policy Enhancements & Benefits

- This is a unique policy and automatic extensions include: Debris removal, 6-hour machinery break down excess, Salvage recovery, Cover of tarpaulins, nets, ropes chains, Fire brigade charges, Shipping container cover, Second hand reconditioned goods, Fidelity Guarantee cover for drivers or employees, Loading and off loading, Carrier's legal liability (in the event transporter moves a load for cargo owner)
- Short-period cover available

Medical



Complications Arising - Following Cosmetic Medical Procedures

The majority of medical insurance companies do not cover medical complications if they arise as a result of cosmetic procedures. Genlib has developed an innovative product called Complications Arising to address this.

Complications Arising is an affordable way of ensuring that in the event of a complication, potentially expensive additional costs will be covered, limited to the amount of the policy. This product is only available to patients of plastic surgeons who are registered with the HPCSA and are members of the Association of Plastic and Reconstructive Surgeons of South Africa.

Policy Enhancements & Benefits

- A unique product offering only available through Genlib



Motorcycle Insurance

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

Policy Enhancements & Benefits

- This is very specific to the type of motorcycle, of which there are four categories with their own bespoke Policy Wordings
- Coverage includes Harley Davison, Scooters, Off-road, On-road
- The insurer is a specialist in motorcycles
- Policy benefits include: Policies offered on stand- alone basis, Insured for retail value including accessories, Flat Excess Structure, Competitive flexible rates payable annually or monthly, Attractive discounts available on a multi motorcycle policies, Riding Apparel, Track cover available on request, Territorial limits (Botswana, Lesotho, Mozambique, Namibia, Zambia, Eswatini, Malawi and Zimbabwe)



New for Old Vehicle Cover - Inception Value Policy (IVP)

This unique product will enable your clients to claim the value of their vehicle (at the inception of the policy) as opposed to the current retail value of the vehicle at the time of a total loss. This policy is in addition to the client's comprehensive insurance policy.

Policy Enhancements & Benefits

- Competitive rates can be achieved through Genlib for this one-of-a-kind bespoke risk
- This product replaces a total loss with the original sum insured value as opposed to the depreciated retail value and includes credit-shortfall



Tourism Motor Insurance

This product has been designed with the Tour Operators' insurance requirements in mind and offers numerous practical support benefits.

Policy Enhancements & Benefits

- Policy benefits include: 24 hour Emergency Roadside Assistance via a dedicated call centre (including flat tyre help, flat battery jump start, locksmith assistance for keys locked in the vehicle, and "run out of fuel" call-out support), plus tow-in assistance following accident, mechanical or electrical breakdown (subject to programme rules and benefit limits).
- Optional extras include: where a breakdown or tow-in results in material travel disruption, benefits may include courtesy transport, overnight accommodation, car rental, safe storage, and vehicle repatriation (all subject to eligibility, pre-authorisation via the call centre, and the applicable benefit limits).



Cybersecurity confidence – online, instantly available

ARMD.digital is a division of Genlib focused on proactive digital risk mitigation – helping businesses stay secure, compliant, and resilient in an increasingly connected world.

We provide non-insurance cybersecurity solutions that address growing threats like email impersonation, domain exposure, and third-party risk – without adding regulatory complexity.

If you're an authorised FSP in South Africa, you can register as a Broker Partner and offer ARMD.digital's trusted solutions to your clients and earn commission. Because our products are not financial in nature, referring them falls outside the scope of the FAIS Act, with no financial advice obligations.

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