GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS

FOR BROKERS

FSP 35482

MOTORCYCLE INSURANCE

Insurer:	Bryte Insurance Company Limited	**FSP No**. 17703
Underwriting Manager:	Bryte Specialist Motor Proprietary Limited	**FSP No.** 50459

Brochure Version: 1 September 2026

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) Licence type (learners or full)
4) Rider's age

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

Comprehensive cover for social, domestic and pleasure use, commuting and certain professional or business use, as stated in the Policy Schedule.

- 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: South Africa, Botswana, Lesotho, Mozambique, Namibia, Zambia, Eswatini, Malawi and Zimbabwe
- Competitive excess structures, as stated in the quotation and Policy Schedule.
- 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 (On-Road, Harley) R4,000 (Off-Road)	R2,000
3	**Towing and delivery costs**	R7,500 (On-Road, Harley) R5,000 (Off-Road)	5% of sum insured
4	**Emergency repairs**	R15,000 (On-Road, Harley) R8,000 (Off-Road)	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 (On-Road, Harley) R7,000 (Off-Road)	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 (On-Road, Harley) R5,000 (Off-Road)	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 clams. 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 clams. 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

IMPORTANT EXCLUSIONS & CONDITIONS

Some important exclusions and limitations include:

- Theft where the motorcycle is stolen under false pretence.
- Theft where the motorcycle is left unattended with the key in the ignition or is not securely locked.
- Theft where the motorcycle or trailer is left unattended following a breakdown.
- Wear and tear, depreciation, and mechanical or electrical breakdown or failure.
- Racing, time trials, competitive rallies or similar use, unless cover has been specifically agreed where applicable.

This is not a complete list of exclusions or conditions. Please refer to the Policy Wording, Policy Schedule and any endorsements for full details.

OPTIONAL EXTRAS (EXTENSIONS)

Personal Accident

Optional lump sum cover for accidental death or permanent total disablement, subject to quotation.

Subject to the Terms & Conditions of the policy

Tyre Cover

Cover up to R5,000 per incident where a motorcycle tyre is damaged beyond repair as a result of an accident covered by the underlying policy or impact with a poor road surface. Damage caused maliciously or by wear and tear is excluded

Subject to the Terms & Conditions of the policy

AA Fleetcare Roadside Assistance

Applicable per policy (not per motorcycle). Excludes off-road motorcycles.

- 24-hour roadside assistance
- Locksmith services
- Mechanical and technical breakdown assistance
- 24-hour car hire if broken down more than 100 km from home
- Overnight accommodation if broken down more than 100 km from home
- Vehicle repatriation
- Emergency medical access
- Accident towing

Service limits, geographical restrictions and provider terms and conditions apply.

Breakdown Emergency Numbers: 0861 666 668 / 011 799 5660