GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS FOR BROKERS

FSP 35482



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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

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

Provides for the clean-up and rehabilitation costs arising from an Environmental Incident occurring on the insured site, including above ground and underground storage.

Under NEMA's polluter pays principle, the party responsible for pollution is legally required to bear the costs of remediation. This cover ensures that these statutory obligations can be met.

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 may be conducted at the underwriter's discretion, at no cost to the client
- Customised underwriting and risk management solutions
- Compliance assist benefits, this includes training and spill kits

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Environmental Impairment Cover – Transport Clean-Up

Provides for clean-up and rehabilitation costs following an Environmental Incident during the transport of dangerous goods.

NEMA reflects the polluter pays principle, requiring responsible parties to cover remediation costs. Where SANS 10231 applies to the transport of dangerous goods by road, operators must ensure that insurance includes civil liability, recovery costs, and environmental rehabilitation arising from accidental releases.

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 may be conducted at the underwriter's discretion, at no cost to the client
- Customised underwriting and risk management solutions
- Compliance assist benefits, this includes training and spill kits

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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

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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

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Professional Indemnity – Excess Waiver (Profsave)

Helps cover the excess you may have to pay when a claim is made under your Professional Indemnity policy.

Policy Enhancements & Benefits

- Helps protect your business from having to fund a potentially significant PI excess
- Cover is arranged per individual professional or representative, each with a separate annual limit
- May also respond to qualifying claims that fall entirely within your underlying PI policy excess, subject to the policy terms and conditions

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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

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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

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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

Complications Arising is a once-off insurance product designed to cover unexpected in-hospital medical costs arising from a complication related to a cosmetic medical procedure.

Cover applies to qualifying complications arising during the original procedure or within 30 days after it, with eligible in-hospital medical costs covered for up to 3 months from the date of the original procedure.

Key Features

- Once-off premium per procedure
- Clear cover limits and time periods
- Designed specifically for cosmetic medical procedures
- Simple online application for patients to apply directly



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

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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

This policy includes valuable built-in benefits designed to support insured vehicles, drivers and passengers when things go wrong. These include emergency roadside assistance, tow-in support, and additional travel disruption benefits such as courtesy transport, accommodation, vehicle storage and repatriation, all subject to the policy terms and programme limits.

VAPS (Value Added Products)



AAS (Access Assistance Service)

The AAS offering is available to all Genlib policyholders, irrespective of policy type. The service enables the policyholder and all staff to gain access to the supply of quality certified tyres, brakes, shock, batteries, exhausts, wheel alignment, and break-down services (LDV and Commercial only).

For policies involving vehicles, risk mitigation is an essential part of underwriting.

Choosing the AAS offering is recognised by underwriting as a conscious decision by the insured to apply risk mitigation measures to their vehicles and pre-qualifies them to a discount on their premium.

A unique product offering only available through Genlib.



Important Notes

- *Bus policies are rated per vehicle with no seat limit; cover applies to the legally permitted number of seated and standing passengers as reflected on bus signage.*
- *Personal policies extend to motorcyclists, cyclists, and pedestrians.*

All claims are subject to Road Accident Fund Act requirements and applicable South African laws and regulations.

RAF Claims Management

When life hits hard on South Africa's roads, RAF Claims Management is in your corner. Designed for both commercial transport operators and personal policyholders, RAF Claims Management manages your entire Road Accident Fund (RAF) claim — from the very first step to the final payout.

The RAF claims process can be complex and overwhelming for passengers and families to navigate alone. RAF Claims Management removes that burden entirely, providing expert claims management, legal representation, and all required reports at no cost to you. No legal fees are ever deducted from your settlement.

Why RAF Claims Management?

- 100% of your RAF payout with zero legal fees deducted
- Full end-to-end claims management, from submission to settlement
- Legal representation and all required medico-legal, actuarial, and loss of support reports included
- A clear, established support path ready the moment an accident occurs
- Peace of mind for operators, passengers, and families when it matters most

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Netcare 911 Medical Evacuation

Netcare 911 Medical Evacuation gives eligible members access to emergency medical support when it matters most. The service includes 24-hour emergency assistance, telephonic medical advice, emergency response coordination, and medical evacuation by road or air, depending on the option selected.

Why Netcare 911 Medical Evacuation?

- 24-hour emergency support through Netcare 911
- Telephonic medical advice through Health-on-Line
- Emergency response coordination to the scene
- Treatment and stabilisation by emergency care practitioners
- Transfer to an appropriate medical facility
- Road ambulance and helicopter evacuation options available

Emergency number: 082 911

Understand your cyber risk.
Evidence your controls.
Protect your domain.

ARMD.digital is a division of Genlib focused on helping organisations understand external cyber risk, support cyber governance and protect their digital identity.

We provide Cyber Governance Records that give organisations clear, point-in-time evidence drawn from publicly visible signals, together with managed DMARC protection that helps stop domains being used for direct email spoofing.

If you're an authorised FSP in South Africa, you can register as an ARMD.digital Broker Partner and help clients take practical steps to understand and reduce cyber risk. Simply share your referral link and choose to earn commission, offer client discounts or both. ARMD handles delivery and support.

www.armd.digital

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