

Club Marine Insurance

Club Care e-newsletter - February 2011 Issue 10

Welcome to our latest issue of Club Marine's Club Care e-newsletter. We have some wonderful specials on offer, exclusively for our Club Marine members. For more information go to: www.clubmarinesa.com

CLUB MARINE INSURANCE TIP

When it comes to insurance it's not just about covering the hull, motor, trailer and accessories. A significant section of the policy wording often overlooked is Legal Liability Covers.



Legal Liability has many definitions - but in simple terms: It is when an unfortunate event may place the insured (owner of the vessel) in a position where he / she becomes legally liable when damage is done to a third party's property, loss of life, or injury.

The Liability cover is there to indemnify the insured against such costs, which may become payable due to negligence on their part. The insured may also be indemnified in the event of a claim from any person using their vessel with the owner's permission.

The costs of a liability claim can easily be the most expensive claim that may come against the Insured, (amounting to R-millions) and should one not be covered adequately the financial consequences could easily cripple or destroy one's financial well being.

Most boat insurance policies include liability cover which is automatically included in your monthly premium. Club Marine's pleasure craft standard liability cover for 3rd Party, Passenger, and Water-skiers is R2.5- million each. Both 3rd Party and Passenger liabilities are extendable up to R10-million each on request.

Interesting to note, family members and employee's of the insured are excluded and cannot claim under the Liability section. But cover can be put in place under Personal Accident so that all areas of risk are covered.

The subject of Legal Liability can be discussed in great detail. We recommend reading through the policy wording and being aware of the maximum indemnity values and the exclusions upfront and not at the claim stage, so that you know you are covered adequately.

The well trained staff at Club Marine are available to go through the policy wordings and answer any queries you may have on your policy.
Tel: 0861 250 350 / info@clubmarinesa.com.



Club Marine supports SADSAA

Official Website of the South African Deep Sea Angling Association
<http://www.sadsaa.com>

BILLFISH 15000 NEWS



trailer and team shirts).

And they were delighted to come 6th overall with 570 points. Team member Gavin Boyle caught a Striped Black Marlin, Brendon Herald (skipper – Griquas Skiboat Club) a Black Marlin and R. Reynolds brought in the heaviest Wahoo of the competition weighing in at 23.6kg.

62 Marlin and Sailfish were released in five days including the second biggest Marlin ever caught in the 24 year history of the tournament.

H Portwig (Wahoo Skiboat Club Gauteng) caught this Black Marlin of 351kg.

Club Marine sponsored a prize for the first time in the prestigious Billfish 15000 held in December. Team Get Reel won the colour hand-held GPS which was awarded for the best maintained outfit ("blingiest" boat, motors,



GO FISH WITH LOWRANCE



During the filming of the fifth episode of "Go Fish with Lowrance" for TV's Super Sport programme, celebrity angler Paul Shepard caught this 150kg Black Marlin.

Paul was actually fishing for Dorado (aimed at concentrating on how to target this species) using Moldcraft Lures – when this beauty came across his path.

Show presenter Silan Naicker (Lowrance's National Sales Director) Andre Henn and Carolien van Rooijen also caught some of the six Dorado which were released!

FISHING WITH MARK DE LA HEY

Club Marine's sponsored angler Mark de la Hey (R) and big wave surfer Josh Redman enjoyed a successful day's fishing off the KwaZulu Natal north coast recently. Perfect weather made fishing a pleasure and they each caught a King Mackerel of around 18kg.

