

Club Marine

NEWS

INSURANCE

Summer's here and some of us can be forgiven for thinking we've been under siege! While we all enjoy water and lots of it – we prefer it underneath us and not on top! Endless rain, flooding and smelly water (particularly the Vaal River) saw many up-country boaters landlocked which is no good for the industry or for fun – so here's hoping it's a thing of the past!

Club Marine goes fishing

Several Club Marine sponsored anglers, Mark de la Hey (R) and big wave surfer Josh Redman enjoyed a successful day's fishing in good weather for a change off KwaZulu-Natal's north coast. They each caught a King Mackerel of around 18 kg.

Mark also represented Club Marine Insurance at the six-day Cape Vidal Billfish competition recently where he caught and released a Black Marlin. Around 108 anglers took part in this popular event and over 200 strikes were reported with 71 marlin successfully released.

The crew from the boat Off Season won the hand-held GPS lucky draw prize sponsored by Club Marine Insurance.



Go fish with Lowrance

Club Marine dealer Lowrance South Africa has been filming an exciting new series of fillers to be flighted on Super Sport over the next six months.

Each three minute episode of "Go Fish with Lowrance" targets one particular species – and provides loads of valuable

information. Sales director Silan Naicker presents the shows with Carolien van Rooijen and celebrity anglers add an exciting element of interest and fun.

Look out for these informative fillers and learn how to catch your fish of choice.

Cape Bassing

Meanwhile Craig Fraser (L) Bass angler and organiser of the Theewaterskloof Bass Classic competition in the Cape says 80 SABAA anglers took part, despite the rain and wind. The

Good catches included Phillip Weyl's (Eastern Cape Bass) 2.92 kg Large Mouth Bass which bagged him a Lowrance hand-held GPS from Club Marine Insurance.

The proceeds of this competition go to an annual "Outdoor Lifestyle Programme" for youth from Western Cape Schools. Past and present Protea anglers are on hand to educate our youth about conservation, water safety, bass angling tactics and catch and release!

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.

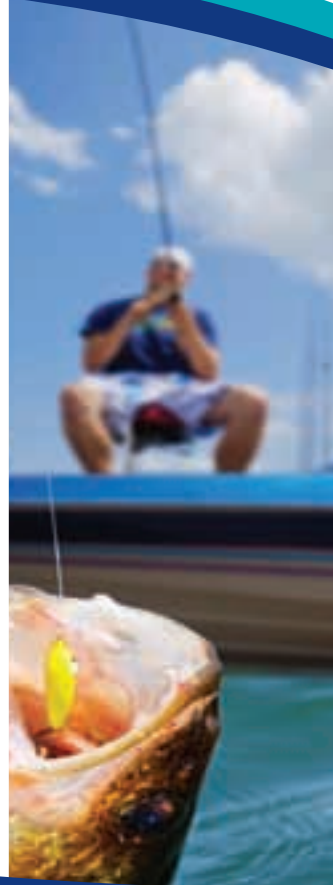
The subject of Legal Liability can be discussed in great detail. We recommend reading through the policy wording and being aware of the maximum indemnity values and the exclusions upfront and not at the claim stage, so that you know you are covered adequately.

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. **LB**



Club Marine

INSURANCE



As Passionate Boaters, we at Club Marine understand the Boat Owner's specialised insurance requirements.

- Motor Yachts
- Sailing Yachts
- Intercontinental Travel
- Waterski Boats
- Bass Fishing Boats
- Deep Sea Ski Boats
- Fishing/Dive Charter
- Jetski's
- Import & Export Shipping
- Motorcycles
- ATVs
- Harley Davidsons
- All Terrain 4x4 Vehicles
- Exclusive Sports Motor Cars

Club Members Enjoy Exclusively:

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- Club Assist Call Centre 24/7/365
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