



Insurance solved.

www.rbs.co.za



MARINE CARGO AND LIABILITIES

RBS

Solutions

Marine Cargo & Liabilities

At RBS Marine, we specialise in providing well-structured marine insurance solutions that take your exact circumstances and needs into consideration.

We provide cover for imports, exports, inland transit, stock throughput, commercial hull, marine liability and

all classes of luxury yachts as well as small craft.

And while the complex world of marine insurance can feel overwhelming, our experienced and friendly advisors will make sure that you will be adequately covered, without paying more than is absolutely necessary.



RBS Marine Benefits

1

Goods in Transit Insurance

RBS provides cover for material damage and accidents to goods, and theft and theft for goods in transit. Most importantly, cover can be tailored to your specific needs and budget.

2

Imports & Exports

Our RBS Marine insurance team has the necessary skills to handle the complexity of shipping and cargo insurance in the various marine facilities which are backed by specialist Risk Carriers.

3

Stock Throughput Insurance

- If one risk carrier is insuring both the cargo and stock, a single policy eliminates any potential gap in insurance cover, which can contribute to a seamless and faster claim settlement.
- Better pricing. This is because only one policy is issued versus several.
- Simpler and easier administration of risk management, as goods are covered under one composite policy

4

Marine Liability

- **Stevedore's Liability:** Cover for third-party property damage and bodily injury as a result of a vessel being loaded or unloaded.
- **Carrier's Liability:** This provides insurance for instances where the transporter is legally liable for damage and/or loss to cargo being transported.
- **Freight Forwarder's Liability:** This covers claims against the Freight Forwarder in the event that they are held liable for physical loss or damage to a customer's cargo.



MARINE CARGO AND LIABILITIES

RBS Marine can provide cover against physical loss or damage for goods of manufacturers, traders and other business establishments while the goods are being transported. Goods go through many hands during shipment, and Marine Insurance can provide cover during this entire process.

The marine liability insurance environment is complex one, which is why there is a wide range of products designed to cater to individuals or businesses. Stock Throughput policies (STP) provide a one-stop solution

for companies that import, export and distribute goods.

The policies make sure that movable goods are covered by insurance while they're in transit, in storage (at owned or at third party premises), and also provide cover for physical loss or damage in the global supply chain.

At RBS our experienced team of marine specialists has the insight and skills necessary to take care of each client's specific needs.

RBS and what we can do for you

Risk Benefit Solutions, better known as RBS, was founded by an ambitious group of entrepreneurs in 1998, and has since evolved into one of the largest financial services advisory firms in Southern Africa.

By means of strategic acquisitions and a focus on driving growth, RBS has grown its market position substantially.

We understand that success can only be achieved with the commitment of our diverse workforce and by providing ongoing value, expertise and savings to our clients.

RBS offers insurance solutions to individuals, businesses and corporates, and it offers clients several niche specialist focuses.

MORE THAN
R800
BILLION
Assets Insured

MORE THAN
R500
MILLION
Premium Income

OVER
150
FULL TIME
Staff Members

**Broad Based Black
Economic Empowerment**

LEVEL 1

RBS is proud to be a level 1 BEE contributor and leading black-owned national brokerage. Our focus is developing skills and staff in South Africa to support the transformation of the financial services industry whilst offering our clients a strong BEE level 1 accredited partner.

Insurance solved.

An authorised Financial Services Provider

insurance and risk services | employee benefits | wealth management | health



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