



Insurance solved.

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MARINE HULL AND PLEASURE CRAFT



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Over the years, RBS has strategically developed an integrated organisational structure that is made up of independent specialist divisions. While each unit offers the market a bespoke collection of products and expertise, they also work together as a group to deliver holistic insurance solutions. It's a dynamic approach that provides the company with the agility to adapt to an ever-changing market.

Our team of dedicated marine specialists understands the one-of-a kind challenges you face when it comes to your maritime-related activities. At RBS we believe that it is our passion and expert industry knowledge,

combined with a comprehensive portfolio of products, which puts our marine insurance in a league of its own.

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

While the complex world of marine insurance can feel overwhelming, our experienced and friendly advisors will make sure that your cover won't leave you high and dry – and you won't be paying any more than is absolutely necessary.

RBS

Overview

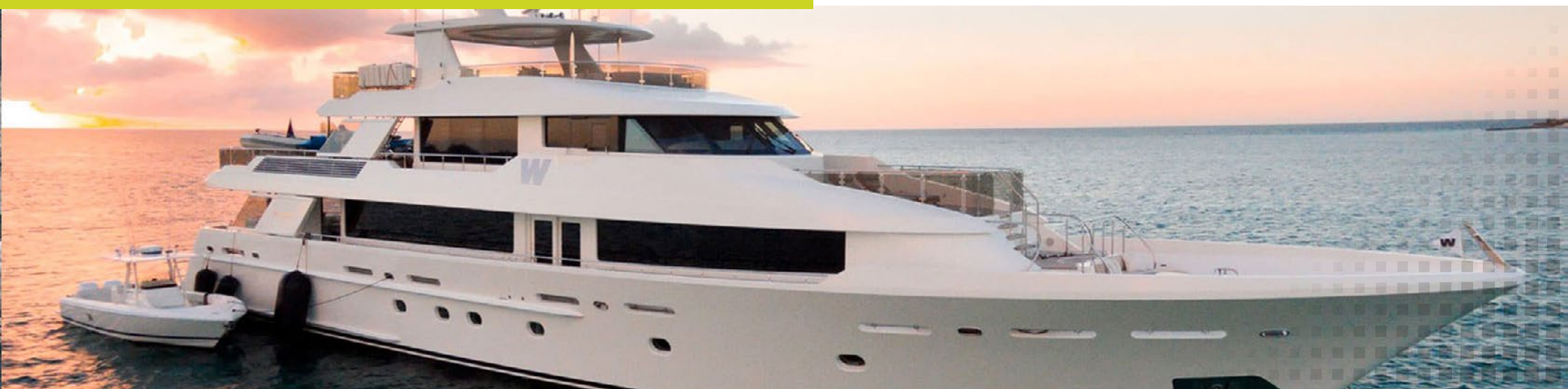
Luxury Yacht & Small Craft

RBS has negotiated facilities with various insurers to offer exclusive packages that cater for a comprehensive range of luxury yacht and small craft needs. The cover extends to the charter, private and pleasure markets.

RBS Luxury Yacht and Small Craft insurance provides cover for the material damage to the vessel, and can be extended to include third-party fare and non-fare paying passenger legal liability.

What's more, whether you're sailing in local or in international waters, RBS is well placed to offer complete protection in any major world currency.

At RBS we can underwrite from a small fishing boat to a large cargo carrier, as well as various vessels with specialised use in between. We make sure that the policies meet the specific needs of owners, managers and operators, who require cover for protection of the hull, machinery breakdown, special equipment, as well as collision liability.





Benefits

RBS Marine Benefits

1

Providing protection

RBS can arrange cover on an agreed-value basis – giving our boat owners the opportunity to select a realistic market-related value in order to avoid the condition of average when purchasing pre-owned vessels.

2

Optional extended cover

Policy cover can be extended to include the below, amongst others:

- Bareboat charter
 - Worldwide racing
 - Machinery damage cover
 - Hurricane and named windstorm cover
 - Delivery voyages
-

3

Global claims handling

As an RBS Marine insurance client, you can count on an effective and efficient claims handling service. What's more, RBS has a network of Lloyd's-approved assessors who can act immediately should your vessel run into trouble anywhere in the world.

commercial

Hull Insurance

This insurance cover extends to include:

Hull and machinery

Insurance against damage to, or loss of the vessel, including collision liability risk, loss mitigation expenses and General Average contributions.

Loss of earnings

Insurance against loss of revenue and costs arising out of an incident that is covered under hull and machinery insurance.

Increased value

Insurance against potential fluctuation in value as well as the increased costs of acquiring new assets in the event of a total loss.

War and strikes

Insurance against war and strikes perils.

Protection and indemnity (P&I)

Insurance against certain liabilities, such as personal injury and damage to third party property.



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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