



# Insurance Brokers

Pre-empt The Future

**Hello Ethan,**

Thank you for your interest in our **Marine Hull / Watercraft** insurance offering. Below is your personalized product breakdown for in **GP**.

## Product Overview

**Description:** Covers physical damage to vessels including boats, ships, barges, and other watercraft.

**Who Is It For:** Owners and operators of commercial vessels, fishing boats, barges, and leisure craft.

## Cover Details

- Accidental loss or damage
- Fire, explosion, collision, grounding
- Theft and vandalism
- Storm or natural peril damage

## Policy Highlights

- Cover for hull, machinery, and onboard equipment
- Optional third-party liability extension
- Survey and maintenance discounts available

## Exclusions

- Wear and tear
- Unseaworthiness or poor maintenance
- Crew negligence or illegal activities

## Claims Process

Surveyor's report, repair quotes, accident log, and vessel documentation required.

## Excess Info

Depends on vessel type, age, and value; usually a fixed deductible per claim.

## Period of Cover

Annual policy with renewal option.

If you have any questions or would like to speak with a consultant, our team is always here to assist!



### Commercial & Personal Insurance Brokers:

Motor, Home, Contents, C.A.R.,  
Guarantees & Professional Indemnity

Tsoga Afrika Insurance Brokers (PTY) Ltd is an authorised Financial Services Provider  
Licence Number: **49909**

*...after all, Insurance is a **STOKVEL™***