

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



CROSS COUNTRY PORTFOLIO

MARINE			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Protection, removal and towing	Yes	Reasonable costs	
Protection, removal and towing (not utilising call centre)	Yes	R2 750	
Delivery after repair	Yes	Reasonable costs	
Fire Extinguishing costs	Yes	Reasonable costs	
Recovery costs	Yes	Reasonable costs	
Hull inspection	Yes	Reasonable costs	
Emergency and salvage costs	Yes	Reasonable costs	
Pollution prevention	Yes	Reasonable costs	
Finding and raising	Yes	Reasonable costs	
Agreed value on aftermarket accessories and fitments		On agreed value	10% minimum R1000
Locks, keys and remote controls	Yes	R5 000	R500
Personal effects (all occupants)	Yes	R5 000 per incident	R500
Medical expenses	Yes	R5 000 per person / Maximum R20 000 per event	
Funeral expenses	Yes	R5 000 per person / Maximum R20 000 per event	
Foreign government duties	Yes	R1 000 000	
Emergency repairs outside RSA - following an accident	Yes	R20 000	
Emergency repairs inside RSA - following an accident	Yes	R10 000	
Racing risks (sailing vessels only)	Yes		
Claims Preparation Costs	Yes	R5 000	
Repatriation Costs			
Vessel and Trailer repatriation following accident ex RSA	Yes	R35 000	
Vessel and Trailer repatriation following mechanical / electrical breakdown ex RSA	Yes	R35 000	
Liability to Third Parties			
For liabilities involving death of or bodily injury to third parties	Yes	R2 500 000	
For liabilities involving damage to third party property	Yes	R2 500 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R2 500 000	
For liabilities involving death of or bodily injury to third parties – Jetski's/water-skier	Yes	R250 000	
For liabilities involving damage to third party property – Jetski's/water-skier	Yes	R250 000	
For liabilities arising out of fire and explosion damage to third party property – Jetski's	Yes	R250 000	
Personal accident on all occupants		Death – R100 000 Permanent Disability – R100 000 as per % of benefits Medical – R20 000	
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Credit shortfall	No	Maximum R200 000	

MARINE – EMERGENCY ASSISTANCE BENEFIT

Medical expenses (evacuation) – RSA	Yes	Unlimited	
Medical expenses (evacuation) – ex RSA	Yes	R250 000 per person/ R1 500 000 per vessel	
Vehicle repatriation following mechanical/electrical breakdown RSA	Yes	R5 000	
Trauma Treatment	Yes	R5 000	

GENERAL EXCESSES – MARINE

In respect of every occurrence giving rise to a claim	Basic First amount payable per event
Basic Accident	5% of claim, minimum R2 500 per claim
Basic Accident 2 years claim free on insured vessel	Excess Waived
Basic Accident Charter	10% of claim, minimum R5 500 per claim
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
In the event of a Theft/Hijack	First Amount payable per event
In the event of the Theft/Hijack of the Vessel	10% of claim
In the event of Glass Damage	First Amount payable per event
All Glass	5% of claim, minimum R500 per claim
Insured vessel extensions	First amount payable per item
Locks and Keys	R500

AGE EXCESS	
In respect of every occurrence giving rise to a claim	First Amount Payable per event
Age Excess for Policy Holder and Spouse Only (Age over 55 years)	All excesses waived for 1st claim per policy year. Standard excesses apply from 2nd claim per policy year
Age Excess Exclusions:	
Glass	As per Glass Excess
Theft / Hijack excess	As per Theft and Hijack Excess



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