

In partnership with the Department of Environment, Forestry and Fisheries and the South African Maritime Safety Authority.



For more information on the South African Fisheries Development Fund, visit www.fisheriesfund.co.za or email info@fisheriesfund.co.za



SOUTH AFRICAN FISHERIES DEVELOPMENT FUND

Empowering fishing communities

FISHERS' ACCIDENTAL DEATH AND DISABILITY COVER

The policy provides accidental death and disability cover to small scale fishers' onboard a SAMSA compliant fishing vessel in the event of accidental death or serious injuries at sea or whilst offloading, resulting in temporary or permanent disability to skippers and crew. In addition, in the event of an accident at sea or during offloading the policy also provides cover for medical expenses.

Who can take out the policy?

The policy, underwritten by Lion of Africa Life Assurance Company Ltd (FSP No. 15283), can be taken out by vessel owners to insure the lives onboard their vessels.



BENEFIT LEVELS

BASIC PACKAGE

ITEM	EVENT	MINIMUM BENEFIT
1	Accidental Death	R100 000 lump sum, less benefits received under 2, 3 and 4 below; and actual funeral expenses up to a maximum of R6 000.
2	Permanent Total Disablement	R100 000 lump sum, less benefits received under 3 and 4 below.
3	Temporary Total Disablement	R600 per week up to a maximum of 104 weeks.
4	Temporary Partial Disablement	R400 per week up to a maximum of 104 weeks.
5	Medical Expenses	Actual medical expenses up to a maximum of R15 000.

BASIC PACKAGE PREMIUM

ANNUAL PREMIUM*	NUMBER OF CREW**	
Period at Sea	<4	4
< 6 months	R220	R360
>= 6 months	R640	R915

*Per vessel, per annum. Premiums are paid upfront annually. Payment of premiums will be made to the policy underwriter: Lion of Africa Life Assurance Company Ltd (FSP No. 15283).

** Packages cover crew sizes up to a maximum of 13 people. Kindly contact us for additional information.

IMMEDIATE COVER

Skippers and crew of fishing vessels between the ages of 18 – 70 qualify for this accidental insurance cover. The fishing vessel must be SAMSA compliant and eligible lives must be recognized as small-scale fishers' in terms of South African law.

TERMS AND CONDITIONS

Terms and conditions do apply, as the product contains exclusions.



CONTACT DETAILS

Please contact us for further information:

Name	BROKER: Commsure Financial Solutions FSP 17037 [Authorised Financial Services Provider]	INSURER: Lion of Africa Life Assurance Company Limited FSP 15283 [Authorised Financial Services Provider]
Contact Person	Natalie Welman or Gail Schouw	—
Physical Address	14 College Road, Rondebosch, Cape Town, 7700	1st Floor, Block D, The Boulevard Office Park Searle Street, Woodstock Cape Town, 7925
Postal Address	Private Bag X1 Mowbray 7705	Private Bag X1 Mowbray 7705
Tel. Number	021 685 0070	021 461 8233
Fax Number	—	021 461 7280
Email	Natalie.Welman@commlife.co.za Gail.Schouw@commlife.co.za	info@lionlife.co.za

Disclaimer: The contents of this brochure is of a descriptive nature and does not constitute financial advice as per the FAIS Act, 32 of 2002. Please contact Commsure Financial Solutions for further information relating to this product.