

# MARINE

## CLAIMS PROCEDURES

When the goods insured arrive at the final destination as specified in the Policy, the consignee should;

- a. **Inspect it** - Count, weigh and examine the goods before accepting delivery. If it is a container shipment, record the seal number. If the seal is broken on arrival, note this on the receipt.
- b. **Give an explicit receipt** - If the goods are damaged or short, note exact details on the delivery receipt. Be specific, such as "3 cartons top damaged;" Do not write "subject to inspection."
- c. **Keep a copy of the receipt** - If this is not possible, make a memorandum of the manner in which the receipt was signed.
- d. **Notify the Insurers** - In the event of loss or damage which may give rise to a claim under this Policy, notice must be given immediately to the Insurers so that they may appoint a surveyor. Failure to comply with the above may prejudice the Insured's rights and/or claims under this Policy and furthermore may limit the amount recoverable.
- e. **Notify the Police if theft is suspected.**
- f. **Keep the packing materials.** - Do NOT dispose of the material used to block, brace, secure or package the cargo inside a shipping container or other means of consolidation for transport (i.e. crates) until approved by the Insurers or inspected by a surveyor appointed by the Insurers. The Insurers will want to inspect the manner in which the cargo was packed at the point of origin. If you must remove the packing materials before a survey, ensure that photographs are taken and samples of the packing materials are preserved.
- g. **Notify the carrier** - Contact the carrier, advise them of the loss and invite their inspection. Be aware that this is a Policy condition, and failure to notify the carrier may prejudice the consignee's rights under the Policy.

Delay in notification to the carrier of loss or damage or failure to protect the Insurer's subrogation rights may prejudice your ability to recover under this Policy and limit the amounts recoverable.

- h. **Write the carrier** holding them responsible. If more than one carrier is involved, claim against each one.

Filing claims against the carrier &/or bailee does not prejudice the claim under the Policy but will protect any rights the Insured have under the Bill of Lading and can avoid premium increases, since good recoveries make for better claims experience

## CLAIMS DOCUMENTATION

Documenting a claim is a relatively simple procedure, and if done properly the first time, inconvenience and delay can be avoided. A list of documents that the Insurers will require is as follows:

- a) A detailed description of the loss, including:
  - (i) a statement of when, where and how the loss occurred;
  - (ii) a complete inventory of the destroyed and damaged property and showing in detail, quantities, costs, actual cash value and particulars of amounts of loss claimed;
  - (iii) if required, a complete inventory of undamaged property and showing in detail, quantities, costs, actual cash value;
  - (iv) if required, the production of books of account, warehousing receipts and stock lists, and furnish invoices and other vouchers verified by statutory declaration, and furnish a copy of the written portion of any contract.
- b) The Supplier's commercial invoice and packing list;
- c) A copy of the inland Bill of Lading or Freight Bill and/or Airway bill;
- d) Copy of Customs Entry when duty and taxes have been insured;
- e) Original Insurance Certificate. If reporting under an Open Policy, show the Policy Number and declaration number;
- f) Signed copy of the survey report. If the Insurers appointed the Surveyor his report will be mailed direct to them;
- g) Paid expense bills;
- h) Copy of claim against carrier and copy of their reply, when available;
- i) Copy of the receipt given to the last carrier (delivery receipt).