

CARGO INSURANCE CLAIM GUIDE



- 1** When you report a Cargo insurance claim, please ensure you provide as much information as possible. Insurers will generally require the following information to report a claim: Date of loss; nature, extent and cause of loss; approximate value of claim; description of Cargo; location of goods; contact details where goods can be inspected.
- 2** On knowledge of a potential loss, you must immediately notify either World Insurance Services or the Contact shown on the reverse of the Cargo Insurance Certificate or policy. Not just when a claim is officially being made.
- 3** Take photos of Cargo. Especially during unstuffing and preferably date-stamped. Often information gets lost or disputed later, so this can be important to protect you.
- 4** Mitigate the loss. Take steps to reduce the chance of further loss, i.e., separate damaged from non-damaged items.
- 5** Note proper exceptions in writing on the delivery receipt when loss or damage is apparent at time of taking delivery. Under no circumstance should you give a clean receipt if goods are received in questionable or damaged condition.
- 6** As soon as you are aware of a problem, promptly file claim in writing against the delivering carrier, holding them responsible. Include all carriers (ocean / air / rail / ground / NVOCC), even though responsibility for loss is yet to be determined. If the loss or damage is not evident at time of delivery and discovered later, note that the terms and conditions of the carrier bill of lading require claims be filed in writing against the carrier or representative within three days of delivery on shipments by an ocean carrier or seven days on shipments by air.

For notification, example wording as follows:

NOTICE OF CLAIM

Date:

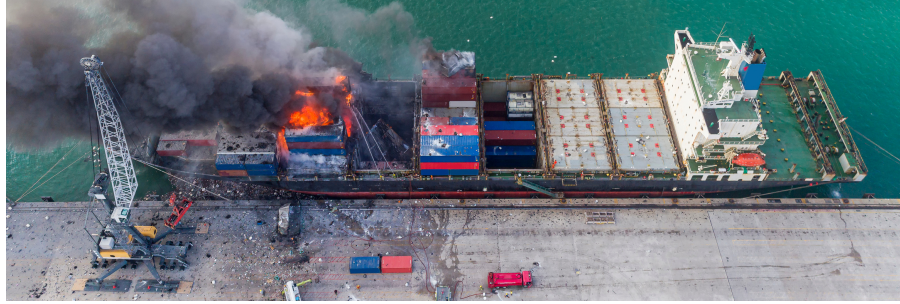
Messrs. _____ (Name of shipping company/air carrier/forwarder/delivery agent)

Dear Sirs,

Subject: Bill of Lading no.: [x], Name of Vessel & voyage no.: [x], Date of arrival: [x],
Description of loss/damage: [x], Claim amount: [x].

Please be advised that the loss have been found in connection with the captioned shipment, for which we hold you fully liable for any claim arising from this loss and reserve the right to file claim against your company. Kindly look into the matter and let us have your reply soon.

For your reference, we enclosed herewith copy of the following:



- 7 Examine ocean containers and seals immediately before taking delivery.** If the cargo is wet, we recommend a light test, which is simply closing the container doors to see if any light omits. If the container is delivered with seals broken or missing or with seals other than as stated in the shipping documents, note same on the delivery receipt, and retain all defective or irregular seals for subsequent identification. Preserve containers, packaging, and their contents in the condition received until a survey is completed.
- 8 Collect supporting documents to substantiate your insurance claim, consisting of:**

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| ✓ Original and duplicate of this Certificate of Insurance. | ✓ Copy of Commercial invoice(s) covering the entire shipment insured by this Certificate of Insurance if one exists. |
| ✓ Claims Agents Survey Report or Certificate of Damage. | ✓ Copy of packing list(s) and/or freight note(s) if any apply. |
| ✓ Copies of delivery receipts that show exceptions taken at time of delivery. | ✓ Copy of Bill(s) of Lading or Air Waybill(s) covering the entire shipment insured. |
| ✓ Copy of written claim against the Carrier or others with their reply, when available. | ✓ Additional documents as may be required. |



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