

Marine Cargo General claims guidelines

What to do in the event of loss or damage which may result in a claim:

1. Always inspect the cargo on arrival.
 - a. If your cargo arrives in a container, ensure that the container and its seals are examined immediately. If the container is delivered damaged or with seals broken, missing or with seals other than that stated in the shipping document, make a note of this on the delivery receipt and retain all defective or incorrect seals and
 - b. Take photographs of the damage wherever possible
2. Notify the claims agent immediately whose details can be found on your insurance certificate
3. Notify your broker and/or Liberty Specialty Markets (Liberty), immediately
4. To assist in handling your claims a surveyor may be appointed to inspect the cargo and gather information. You are obliged to co-operate with the surveyor to enable the timely settlement of your claim.

How to protect your rights (and those of Liberty) of recovery against third parties

1. Immediately (or within 3 days at most) lodge a written claim against third parties for any loss or damage. You must do this even if you are unable to fully quantify the loss/damage. This is to preserve yours and Liberty's rights of subrogation/recovery against the third party.
2. DO NOT give clean receipts where cargo is in doubtful condition
3. In all cases:
 - a. Take all reasonable steps to minimise further loss or damage and
 - b. Act to safeguard the insured cargo and
 - c. DO NOT dispose of any damaged cargo without first giving Liberty and/or their agents the opportunity to inspect it.

Documents required for processing a claim

To ensure rapid processing of your claim, please provide as many of the following documents. If you need to retain any documents for customs or tax purposes please forward legible copies (of both sides):

1. Original policy or certificate of insurance (where applicable)
2. Commercial invoices for the purchase/sale of the cargo
3. Export documents, shipping order and specifications, weight notes and packing lists, where applicable
4. Bill of lading/air way bill/consignment note (with terms and conditions on reverse)
5. Charterparty and/or contract of affreightment, if applicable
6. Copy of correspondence exchanged with third parties regarding notification of loss or damage and their response, if any
7. Copy of any non-delivery, short receipt or credit notes (if applicable)
8. Documentation relating to out turn/receipt of cargo
9. Quote for repairs/replacement
10. Police report number (if applicable)
11. Copy of temperature records (if applicable)
12. Copy of any specific packing/stowing instructions given to the carrier

Submission of a claim to Liberty should not be withheld awaiting the carrier's response to any letter of demand. Do not accept any offers of settlement without first contacting Liberty.





Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty Specialty Markets offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to more than 20,000 of Asia Pacific's most significant business and government organisations – helping protect what they earn, build and own.

We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' (strong) rating.

[+](#) View our office locations

[+](#) Meet our Claims team members

[in](#) Follow

Connect and join the Liberty conversation

Liberty is not authorised to provide financial product advice. The information in this document does not take into account your objectives, financial situation or needs. Always consider the applicable policy wording and other relevant documents before deciding to acquire a financial product. © Liberty 2016. Please contact Liberty for a licence to use and distribute this document. This information is current as at April 2016. Liberty means Liberty Specialty Markets, a trading name of Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605) incorporated in Massachusetts, USA (the liability of members is limited); Liberty Specialty Markets Hong Kong Limited (No. 2400200); and Liberty Specialty Markets Singapore Pte Limited (UEN 201538069C) with a branch in Labuan (Company No. LF12903).