

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.





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p.3 of 3 | April 2016