

Instructions to the Policy holders

1. Act as follows on receipt of a shipment

Check the consignment before signing the receipt (waybill or similar freight document).

Count the number of the packages and check with the number stated in the Bill of Lading or Waybill.

Inspect the packages carefully. Note that a slight damage on the package can mean serious damage inside.

If there is damage or loss, investigate the aforementioned.

If possible, take photos to demonstrate the damaged condition of the goods whilst still in the truck or container, or to demonstrate bad stowage.

2. Safeguard the recovery

Make a remark in the freight documents of damage or loss.

The remark should be written on the carrier's copy of the freight document, and also be noted in receiver's own copy.

The remark should specify:

Number of missing and/or damaged packages

Type of damage (broken, wet, torn contents leaked out)

Cause of damage, if known (package overturned, wet due to torn/damaged tarpaulin etc.)

Date and signature

Send a written notice of damage or loss to the carrier/haulier within stipulated time. See more details under Notice of loss or damage.

3. Notify the average agent

Notify the loss or damage to the average agent. The average agent makes a survey to establish the extent of the damage or loss, its cause, and other relevant facts bearing on the matter. The average agent may arrange a joint survey with carriers or other liable third party.

4. Minimise the damage

Prevent further damage by taking protecting measures. Damaged goods should be handled with care. Separate damaged goods from sound goods. Do not destroy damaged goods without insurance company's acceptance. See under Check list on receipt of goods for printing out the checklists.

5. Claim for indemnity

Always make a detailed claim statement, preferably by using the claim form . The claim must be put forward for settlement under the insurance well before expiry of the time limit for presenting a recovery claim to the haulier, carrier or other third party.

6. Claim documents

Following documents to be attached to the claim:

- Commercial invoice
- Weight or packing specification
- Bill of Lading or Waybill
- Copy of Notice of Loss to carrier or haulier
- Landing, terminal, or discharge report/receipt
- Survey Report with photos
- Any other document stating the circumstances in the case