

### Steps to follow when submitting a MARINE CARGO claim for consideration

- ◆ Notify the Company within 24 hours. You can do so at our offices, through your agent or broker or via email at [claimsreport@tenetinsurance.com](mailto:claimsreport@tenetinsurance.com).
- ◆ In all circumstances do not give a **Clean Receipt** when goods are received in doubtful condition except under written protest. For any missing packages, you should claim immediately on the Carriers, Port Authorities or other Bailees (freight forwarders).
- ◆ You should always act as if '**Uninsured**' and take all measures as may be reasonable for the purpose of averting or minimizing a loss.
- ◆ For **Container Cargo**, ensure that all seals on the containers are examined. If a container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, you should clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.
- ◆ In the event of any loss or damage, immediate **Notice of Loss** should be given to the Company's appointed Overseas Survey Agent as stated on the policy schedule or the Company's Claims Department.
- ◆ If any **damage is apparent**, you should immediately request for the Carrier's or Bailee's representatives' presence to conduct a joint-survey with cargo insurers' surveyor and to claim on the Carriers or Bailees for any actual loss or damage found at the time of such a survey.
- ◆ If **damage is not apparent** but is subsequently discovered after delivery, you should give notice in writing to the Carrier or Bailee within **3 days** of delivery.

### What documents do I need to submit?

- ◆ The Original Policy or Certificate of Insurance.  
These are assignable instruments and in the case of assignment, is prima facie proof that the person holding the policy where it has been endorsed on the reverse side of the document by the assured is entitled to the proceeds of the loss.
- ◆ Complete set of the commercial invoice and packing list to provide evidence of the value and description of the goods and details of the contract of sale terms.

- ◆ The airway bill or bill of lading or road way bill with terms and conditions on the reverse side. This will help us to determine the package limitation & the amount we can recover from the carriers/forwarders.
- ◆ Delivery note.
- ◆ Cargo Irregularity Report or PSA Outward Survey Report or relevant documents from the Port Authority showing that subject consignment was cleared from the Custom in damaged condition. To include also, any other cargo discharging records or tally sheets.
- ◆ Repair quotation if applicable.
- ◆ Original Claim Bill.
- ◆ Original Survey Report, Photographs and survey fee bill if consignee is overseas.
- ◆ A copy of the claim letter holding the Carriers, forwarders/clearing agents & Port Authority responsible for the loss or damage to the cargo.
- ◆ Original reply from the Carriers, forwarders/clearing agents & Port Authority about their liability for the loss or damage to the subject consignment

### Things to do to ensure an efficient claims process

- ◆ Please ensure that the delivery note is claused if the consignment is delivered in damaged condition, that is, the assured or consignees should insert exception clauses or remarks in the delivery notes otherwise recovery efforts will be prejudiced.
- ◆ For shipments where there are claims and the shipment has not been declared yet, you should declare the shipment immediately to the Underwriting department otherwise the claims process will be delayed.
- ◆ On settlement of claim under the policy, a Letter of Subrogation should be signed by the claimant and returned to us to provide us with a written authority to pursue a claim against the carrier.

### Important Notice

*If you have made any false or fraudulent statements or suppressed concealed or falsely stated any material fact whatsoever, your claim may be refused.*