

WHERE GOODS ARE COVERED ON WOODLAND CARGO INSURANCE POLICY

CARGO CLAIMS – PROCEDURES

The first moments immediately after the initial loss or damage are often the most crucial and therefore it is imperative that the correct action is taken at once.

Upon discovering a potential claim there are three important actions to be taken immediately: -

Notify Gallagher Brokers & Fiducia by emailing (cc your line manager)

Leanne_McVittie@ajg.com

+44 7801 966935

CC to gemma_roche@ajg.com

+44 7729 071154

CC to chrissy_stewart@ajg.com

+44 (0 7801 967060

Take direction from **Gallagher** as to how to proceed.

If the estimated value of the claim is thought to fall around the £10K mark, you must advise us immediately so that we can inform Insurers as it may be necessary to appoint a surveyor/loss adjuster.

Woodland should always advise their customers to follow the below advice/procedure:

Wherever possible, the damaged cargo and all original packing details should be retained in the condition received until after the survey (if applicable) UNLESS further damage will result in doing so. Photographs of the goods and/or containers may prove invaluable.

Make every effort to minimise the loss and/or prevent further loss.

This could include for example: -

- Separating damaged cargo from sound cargo
- Spreading out damp or wetted items to aid drying
- Re-bagging
- Sealing leaking drums

Hold the carrier or other relevant party responsible

It is essential that: -

- a) If any loss or damage is discovered prior to the departure of the delivery transport, then any delivery documents presented for signature as proof of delivery/acknowledgement or receipt must be endorsed with a statement identifying loss or damage. This statement should be brief and, unless the full extent of damage is known, no specific details regarding such damage should be entered.
- b) A claim to be made in writing against the carrier (inland, sea or air) as soon as the loss is known. This can be in any form but must include
 - i. The Bill of Lading and /or Air waybill and/or Delivery Note number
 - ii. The name of the carrying vessel and/or vehicle/aircraft registration number
 - iii. A description of the loss or damage
 - iv. A statement holding the carrier responsible for the loss or damage.

Once these three important actions have been taken then the fully documented claim should then be forwarded to Gallagher & Zurich.

The documentation should include the following: -

1. **Original Certificate of Insurance** or identification of relevant declaration – These documents provide details of the Insured value, Interest and Conditions of Insurance as well as being evidence that there is insurance in force.
2. **Sales Invoice** – This document provides evidence of the cost of goods and the conditions of sale e.g. FOB (Free On Board), CFR (Cost & Freight) or CIF (Cost, Insurance and Freight).
3. **Packing List** – This document evidences quantities and weights of the consignment, verifies the number of cartons etc. and can be invaluable when trying to establish the full extent of the claim.
4. **Original Bill of Lading or Air Waybill or CMR Consignment Note** – These documents are proof that the goods have been shipped and provide details of the contract of carriage. Provided they are not a clause AE, they are evidence that the goods were shipped in a sound condition.
5. **Final Delivery Receipt** – Customers should of course always check goods being received and not any evidence of shortage or damage on the delivery receipt. As well as providing evidence of loss this also helps protect recovery rights against the carriers responsible for the loss.
6. **Copies of ALL correspondence** holding the carrier or other bailee responsible for the loss and quantifying the claim to them within the required time limit. Any responses received and contracts of carriage.

Please note that sometimes additional information and/or documentation specific to a particular claim is required.

Woodland's contact at Gallagher for claims is:

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