

Claims Handling Procedure - Marine Cargo Claims

Step #1: Record the following specific details:

- a) Type of Damage (eg. Rough handling, theft, water damage, etc...)
- b) Estimated damage value (if known at this time)
- c) Location of goods (if known) and contact details (telephone & email)
- d) **CONTACT NACORA INSURANCE BROKERS IMMEDIATELY:**

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Step #2: Immediately hold ALL CARRIERS liable. Please note that if the carrier is not held responsible the Insurance Company can deduct the anticipated recovery from claim payment

Step #3: Provide all required documentation listed below to Nacora Insurance Brokers as soon as possible:

- Original insurance certificate (if issued) and/or insurance declaration – proof insurance was in place
- Commercial Invoice
- Packing List
- Freight bills
- Transport Documents: (Steamship line bill of lading / master air waybill / truck bill, etc..)
- Proof of delivery – final delivery receipt noting the damages
- Copy of letter of intent sent to all carriers holding them responsible for the loss
- Carriers replies from letter of intent
- Any correspondence relating to the shipment
- Container interchange receipt – if applicable
- Unloading report – if applicable
- Photos before and after unpacking to show the manner of packaging/securing/markings and nature/extent of damages to the cargo
- Detailed statement of claim providing full description of the type of damage which occurred
- More info may be requested depending on claim situation and Underwriters review

Step #4: Once COMPLETE claims documentation is provided – claim will be settled with breakdown of claims calculation or if not an insured transport claim – declination correspondence will be sent out.

*****PLEASE NOTE THAT THERE MAY BE DEVIATIONS TO THIS PROCESS BASED ON THE CIRCUMSTANCES OF THE CLAIM*****