

CLAIM'S PROCEDURE

1 - Who files a claim and when ?

When an accident occurs it is not registered automatically at Assekuransa. The company must be notified immediately or within 7 consecutive days.

The beneficiary of the insurance policy, or his freight forwarder, must notify Assekuransa and the surveyors (when necessary) in the following situations:

- when a loss or damage is established
- when a loss or damage is suspected

This will allow us to offer our client advice regarding the documents to be submitted and steps to be followed.

2 - How to file a claim

Please notify your claim at http://www.assekuransa.com/denuncia_siniestro.php as follows:

- **if the claimed amount is less than USD 2.000** – a Surveyor must **NOT** be summoned. Please notify our Claims Department immediately by visiting the above link..
- **if the claimed amount exceeds USD 2.000** - the Surveyor appointed in your certificate **MUST** be summoned immediately and the claim notified as indicated above.

Also please give your freight forwarder all the documents he requests (this is the opportunity to take advantage of the freight forwarder's assistance to submit the waybill).

Please note: if the forwarder promptly receives the documents he needs to write out his report unnecessary delays will be avoided

If the forwarder closes his file with an incomplete set of documents it will be detrimental to the beneficiary, as the assessment and resolution of the claim will be delayed.

In both cases the basic documents to be submitted are the following

- Insurance policy
- **Claim Bill:** letter to Assekuransa with a brief description of the events and detailed list of the quantity of goods damaged/missing and their prices (in US dollars)
- **Commercial Invoice**
- **Copy of the transport document** (Air waybill, B/L or waybill)
- **Letter of protest from the beneficiary** of the policy to third parties considered liable for the damage/loss
- **Packing list**
- **Digital photographs**

For perishable goods add the following documents:

- **Temperature instructions**
- **Pre-shipment survey and report**
- **Thermograph recordings**
- **Packing List**

For personal effects add

- **Packing List with value of each item and signature of owner.**

Please note that any delay in submitting these mandatory documents will hinder a prompt resolution of your claim

WHEN TO SUBMIT THE DOCUMENTS

You have 30 consecutive days, starting on the day the claim is registered at our Claims department through the link http://www.assekuransa.com/denuncia_siniestro.php

www.assekuransa.com
mercancias@assekuransa.com
(+54 11) 5254-5254

3 –When a loss or damage is established or suspected, take the means of transportation into account::

a) Air transportation

- You have a maximum of 7 consecutive days to notify your freight forwarder and/or Assekuransa´s Claims Department
http://www.assekuransa.com/denuncia_siniestro.php

- Submit a claim letter to the corresponding airline within 7 days and, if the goods were damaged or lost while being loaded on the plane, request a joint survey . Keep a copy of this letter, with the corresponding reception seal, as it is necessary to file the claim. Write a Certificate of loss or damages and have it signed by the parties present (the surveyor, the airline officer, the consignee)

- If the goods were damaged or lost while being unloaded, submit the claim letter to the airline, keep a copy but DO NOT request a joint survey

- A surveyor must be summoned only in the following cases:

- a) Missing or damaged goods. for the joint verification and survey report
- b) Missing goods when unloaded: for a survey report if claim exceeds USD 2.000.

Important: in order to protect the rights of the insurers to file recovery claims against the incidental liable parties of the damage/loss, claim letters to the airline must be submitted within the maximum time limit allowed. This is the insured party´s responsibility. The claim letter can also be submitted by the freight forwarder, together with the consignee´s letter, when the airline so requires it. Sometimes it is done as a precaution for every air carriage. The freight forwarder / consignee / customs broker must keep a copy of the letter, sealed with the date of reception.

b) Sea transportation

- You have a maximum of 7 consecutive days to notify your freight forwarder and/or Assekuransa´s Claims Department
http://www.assekuransa.com/denuncia_siniestro.php

- If there is a difference in the serial number of the seal (and having ruled out a typing mistake at port of origin or a reading mistake at the terminal) you can summon the shipping line and port terminal representatives to the opening of the container so that all parties can write out a report of the condition of the cargo.

Notify Assekuransa and, if the damage exceeds USD 2.000 summon the surveyor.

-If the container is received at the consignee´s warehouse with significant damage, please summon de surveyor (if the claim exceeds USD 2.000) and notify Assekuransa. IMPORTANT: do not return the container.

During the deconsolidation of the damaged cargo at the consignee´s warehouse, please proceed as follows:

- a) always take photographs of the cargo
- b) take photographs of the packaging of the cargo
- c) register the bad conditions of the cargo in the delivery receipts

c) Land carriage

- You have a maximum of 7 consecutive days to notify your freight forwarder and/or Assekuransa´s Claims Department http://www.assekuransa.com/denuncia_siniestro.php
- If the cargo is delivered in bad conditions or with missing items, this has to be reported in writing on the delivery receipt of the carrier.
- A claim letter has to be addressed to the carrier within 24 hours of the unloading of the goods and a reception seal has to be requested from him

In every case: **if there are no obvious signs of loss or damage to the goods or a verification is not immediately possible, sign the delivery document of the carrier with the caption: "SUBJECT TO VERIFICATION"**

Important: **for perishable goods you have a maximum of 3 consecutive days to notify your claim. Please take into account that the surveyor´s verification (if appropriate) has to take place before the goods are disposed of**

4 – To ensure the rights of recovery of the Insurers

What does it mean?

Once a claim has been compensated, the insurance companies file recovery actions against the parties liable for the damages. In order to succeed in their claims they must have the documents that prove the bad conditions or loss of the goods. It is the insured party´s responsibility to protect the rights of the Insurers and ensure a favorable outcome of the case.

Which are the necessary documents?

a) Air transportation

- Claim letter to the airline mentioned in point 3 a)

b) Sea transportation

- Claim letter
- Joint verification act in the presence of the shipping line (if appropriate)

c) Land carriage

- Delivery receipt with observations (if the loss or damage occurred during unloading of goods)
- Within 24 hours of the unloading of the goods, claim letter to the carrier bearing his reception seal