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> Inspect and preserve damage, avoid admissions, notify and provide documents

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Carriers' Cargo insurance

General claims guidelines

Liberty's Comprehensive Carriers' Cargo insurance is designed to provide peace of mind for carriers. It does this by providing seamless coverage for damage to a customer's goods, produce or livestock whilst in the custody of the carrier.

Purpose of these guidelines

The purpose of these guidelines is to help our broking partners and insured carriers in the event of a claim. Our objective is to ensure that covered claims are submitted, assessed and finalised as quickly as possible.

Nothing in these guidelines is intended to alter the terms and conditions of any insurance policy issued by Liberty and those policy terms and conditions will always prevail to the extent of any inconsistency with this document.

Prevention is always better than cure!

Always inspect the consignment upon receipt. Do not give clean receipts in cases where the consignment is damaged.

If damage is apparent, note the extent and type of damage on the consignment note/ delivery docket receipt and wherever possible take photographs of the damage.

Any damage found must be reported to the shipper and/or consignor prior to commencement of the transit.

What to do in the event of loss or damage to cargo that may give rise to a claim

Step 1 – Make every effort to minimise the loss and preserve evidence

It is important to mitigate the loss to the extent it is safe and reasonable to do so. For example, this could include:

a. Separating damaged cargo from sound cargo
b. Temporarily sealing leaking drums
c. Spreading out damp or wetted items to aid drying

Reasonable expenses incurred in taking such steps are covered by the Liberty policy in addition to any payment of the claim itself.

Wherever possible, take photos of the damaged cargo/compromised livestock. Photographs taken at the time you first become aware of the loss or damage can help expedite claim assessment and should be submitted with the first notification.



We aim to settle fast-track claims in less than 72 hours

Step 2 – Protect your rights

Do not admit responsibility for any loss or damage. Similarly, no statements or correspondence should be exchanged (except as required by law) without first consulting your broker and Liberty.

Notify any third party that is potentially responsible for the loss of the fact that a claim is likely to be made against them.

You must do this even if you are unable to fully quantify the loss/damage. We can help with the preparation of a written notice to such third parties.

Where theft or deliberate acts are suspected – file a police report.

Step 3 – Notice of loss

Notify your broker and Liberty immediately of the loss. This is particularly important as delayed notification may lead to prejudicing your cover under the policy and can extend the claim process.

Do not wait until receiving a third party letter of demand or similar complaint before notifying the loss.

If the loss is over A$25,000, Liberty may decide to appoint a surveyor. The surveyor's role is to assist the parties concerned where possible, investigate the loss and gather the necessary information. Co-operate with the surveyor to enable the timely settlement of the cargo owners' claim.

Step 4 - Documents required for processing a claim

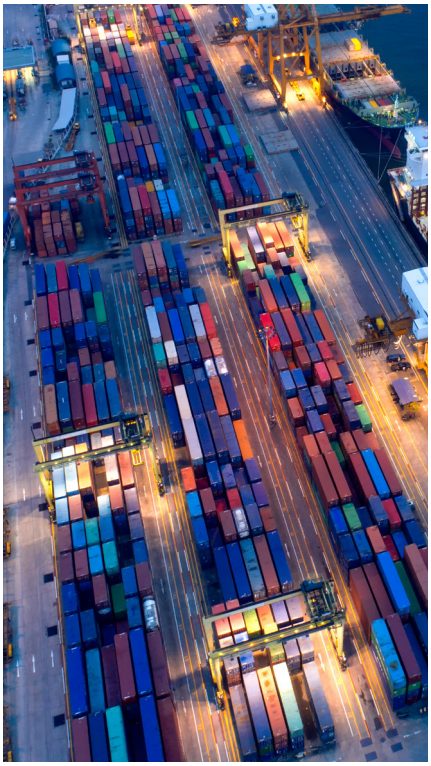
a. A consignment note or similar document evidencing receipt of the consignment
b. The Standard Trading Terms & Conditions of Carriage – if you undertook the transit under another company's standard Terms and Conditions of Carriage, those terms and conditions should be provided to Liberty
c. The photos, documents and other materials described in **Step 1**
d. The letter of demand from the third party and your response, if any
e. If relevant, your letter holding a third party responsible (or your views on why such a third party might be responsible so that Liberty can investigate further)
f. The commercial invoice for the damaged consignment
g. If relevant, a copy of the police report and any other documents substantiating the amount of the loss

Fast track claims

Any claims estimated to be less than or equal to AU$25,000 may be eligible for fast tracking. We aim to settle fast-track claims in less than 72 hours, although some settlements may take longer, depending on the circumstances and the information we need.

To make a fast track claim, you will need to supply all documents mentioned above.

It is also important to advise Liberty if the claim should be considered as a goodwill payment to your customer despite there being no legal responsibility on your part. Please note your customer could potentially have their own insurance policy to cover the loss.



Important points to consider that may influence a claim

If you provided this transit service under another transport company's Terms and Conditions of Carriage i.e. acted as a sub-contractor:

a. Were you provided with a copy of the main contractor's Terms and Conditions of Carriage?

b. Do the main contractor's Terms and Conditions of Carriage indemnify/protect you for any loss/damage caused?

c. Has the main contractor denied liability in respect of the damage to the cargo in question?

d. Who is making the claim?

If the responses are "yes" to a, b and c, contact your broker and Liberty immediately to discuss next possible steps to deal with such circumstances.

For further information please contact:

Your Liberty Marine claims contact or email claimsasiapacific@libertymutual.com

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Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Australia – helping protect what they earn, build and own.

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