

Liberty is here for you. **Today. Tomorrow. Together.**

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> Inspect cargo, notify Liberty immediately, preserve evidence, and lodge claims to protect recovery rights

Marine | Asia Pacific

Marine Cargo insurance

General claims guidelines

What to do in the event of loss or damage which may result in a claim:

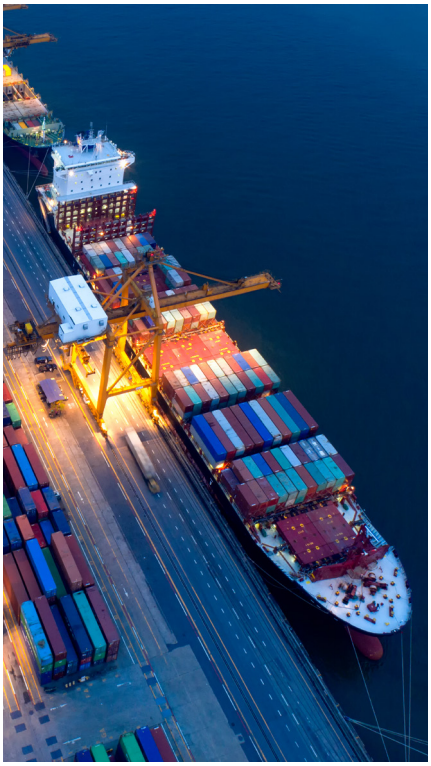
1. Always inspect the cargo on arrival
   a. If your cargo arrives in a container, ensure that the container and its seals are examined immediately. If the container is delivered damaged or with seals broken, missing or with seals other than that stated in the shipping document, make a note of this on the delivery receipt and retain all defective or incorrect seals.
   b. Take photographs of the damage wherever possible
2. Notify the claims agent immediately whose details can be found on your insurance certificate
3. Notify your broker and/or Liberty, immediately
4. To assist in handling your claims a surveyor may be appointed to inspect the cargo and gather information. You are obliged to co-operate with the surveyor to enable the timely settlement of your claim.

How to protect your rights (and those of Liberty) of recovery against third parties

1. Immediately (or within 3 days at most) lodge a written claim against third parties for any loss or damage. You must do this even if you are unable to fully quantify the loss/damage. This is to preserve yours and Liberty's rights of subrogation/recovery against the third party.
2. Do not give clean receipts where cargo is in doubtful condition
3. In all cases:
   a. Take all reasonable steps to minimise further loss or damage
   b. Act to safeguard the insured cargo
   c. Do not dispose of any damaged cargo without first giving Liberty and/or their agents the opportunity to inspect it

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.



Documents required for processing a claim

To ensure rapid processing of your claim, please provide as many of the following documents as are available. If you need to retain any documents for customs or tax purposes please forward legible copies (of both sides):

1. Original policy or certificate of insurance (where applicable)
2. Commercial invoices for the purchase/sale of the cargo
3. Export documents, shipping order and specifications, weight notes and packing lists, where applicable
4. Bill of lading/air way bill/consignment note (with terms and conditions on reverse)
5. Charterparty and/or contract of affreightment, if applicable
6. Copy of correspondence exchanged with third parties regarding notification of loss or damage and their response, if any
7. Copy of any non-delivery, short receipt or credit notes (if applicable)
8. Documentation relating to out turn/receipt of cargo
9. Quote for repairs/replacement
10. Police report number (if applicable)
11. Copy of temperature records (if applicable)
12. Copy of any specific packing/stowing instructions given to the carrier

Submission of a claim to Liberty should not be withheld awaiting the carrier's response to any letter of demand. Do not accept any offers of settlement without first contacting Liberty.

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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 Asia Pacific – helping protect what they earn, build and own.

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