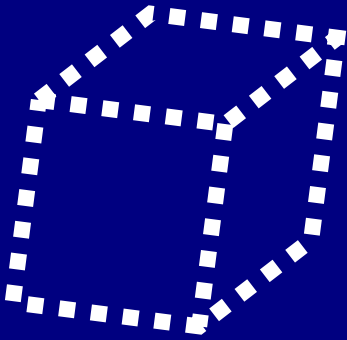
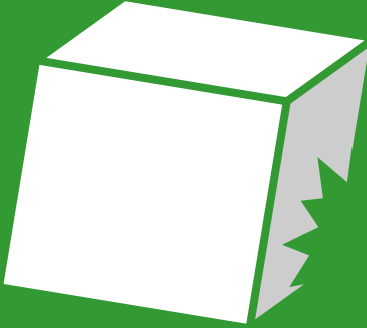

CARGO CLAIM PROCEDURES

Do you know what to do ?



Non-Delivery
Page 1 ➤ 2A ➤ 3

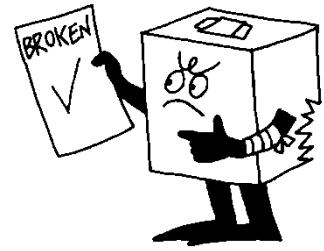
Others
Page 1 ➤ 2B ➤ 3



MS&AD Mitsui Sumitomo Insurance Co.,Ltd.

Take Remarks on Delivery Records

- When goods are delivered from ocean / air carriers, port authorities, customs & inland carriers, take remarks on delivery records at each stage of delivery.
- Especially, in case of containerized cargo, please ascertain whether container seal is tampered with, and if so, take remarks on delivery records accordingly.



Check Nature of Loss/Damage

When you find loss / damage on delivery, take prompt actions according to the following category:



A

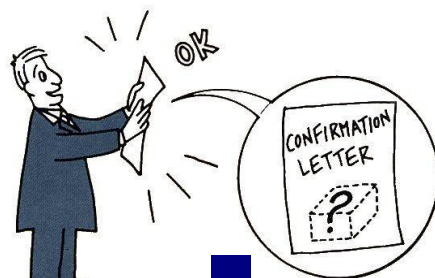
Non-Delivery (loss of entire package)

B

Loss / Damage other than Non-Delivery such as pilferage (loss of contents), shortage, contamination, wetting etc....

A**Non-Delivery**

**Confirmation Letter
from
Carriers / Bailees**

**Notify Claim Agents of Loss**

Notify claim agents of loss
by telephone or fax and
follow their advice.

**Make Claim Notice to Carriers / Bailees**

Upon finding goods lost / damaged, file a claim notice
with carriers / bailees **immediately** by fax.

**Send Fax**

Consignees are required to file a
claim with carriers / bailees after
amount of loss / damage is fixed.

Please go to
"Insurance Claim filed"
on Page 3

B

**Loss / Damage
other than Non-Delivery**

Survey held**Survey Report
issued****Notify Claim Agents
and Apply for Survey**

Notify claim agents designated on
policy and apply for survey by
telephone or fax.



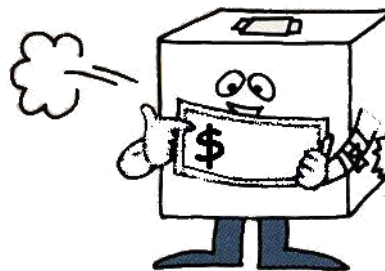
1. Damaged and Undamaged goods must be protected to prevent further loss / damage.
2. Do not dispose of any goods or packaging material until approval is given by surveyor.
3. Refer to **"IMPORTANT" Clause** at the bottom left of a policy and act accordingly.

**Pay Survey Fee and Get Report**

Damaged goods are repaired,
reconditioned or sold by salvage
sale, and/or supporting
information / documents for
appraisal shall be produced to
surveyor. Then, survey report will
be issued by claim agents.

Please pay survey fee and get report.

Insurance company / claim agents examine documents and pay claim money subject to policy terms and conditions.



**Insurance Claim
filed**

**PAYMENT
of
CLAIM**

Submit Following Documents to Claim Agents

Documents	Non-Delivery	Other than Non-Delivery
Claim Bill	⊙	⊙
Original Insurance Policy	⊙	⊙
Invoice	⊙	⊙
Packing List	⊙	⊙
Bill of Lading	⊙	⊙
Claim Letter to Carriers / Bailees	⊙	⊙
Carriers' / Bailees' Reply confirming Non-Delivery	⊙	×
Delivery Record	⊙	⊙
Survey Report	×	⊙
Other Documents such as Repair Bill, Cost Vouchers, etc.	○	○

- ⊙ : always necessary
 ○ : necessary according to nature of loss/damage
 × : unnecessary