

INSTRUCTIONS IN CASE OF CLAIM

The insured and / or the receiver/consignee of the goods must:

1. In case the damage or shortage is apparent

- make the necessary reserves on the transport or delivery document that has been presented by the carrier at delivery. These reserves must clearly state the nature and the proportion of the damage or the loss at delivery by given an adequate, precise and complete description in order that the liability of the carrier can be invoked. These reserves must be drawn up on all the copies of the transport or delivery document which remain in possession of the carrier and the receiver/consignee of the goods.
- notify immediately the survey agent specified on this insurance policy or, if this being impossible, contact the local or nearest Lloyd's Agent or any other competent authority.
- confirm the above mentioned reserves by means of a registered letter which should be sent to the last carrier immediately or at least within the legal delay of receipt of the goods.
- arrange a joint survey (by agreement or judicial) with the survey agent and the carrier

2. In case the damage or shortage is not apparent

- send, as soon as the damage/loss has been discovered, a registered letter with the necessary reserves to the last carrier within the legal delay or within the delay fixed in the carriage documents. These reserves must clearly state the nature and the proportion of the damage or the loss at delivery by given an adequate, precise and complete description in order that the liability of the carrier can be invoked.
- notify immediately the survey agent specified on this insurance policy or, if this being impossible, contact the local or nearest Lloyd's Agent or any other competent authority.
- arrange a joint survey (by agreement or judicial) with the survey agent and the carrier

3. In case of General Average.

- contact promptly ADD n.v.
- a General Average agreement should be signed only under reserve of all rights and with option to appeal.
- contact immediately the survey agent or nearest Lloyd's agent in case you also suffer particular average.

4. Introduction of claim file.

In order to facilitate and to accelerate the settling of the claim the assured or consignee are requested to send as soon as possible to the insurance brokers, and this within the delay for filing a recovery action against carrier or other third parties, a complete file consisting among others of the following documents:

- Original insurance policy and any possible riders/endorsements;
- Authentic invoice or certified copy with packing list and/or eventual weight notes;
- Original carriage document or note of discharge (receipts, delivery order...) with the eventual protest mentioned at the delivery;
- Original survey report and/or contradictory report with the last carrier;
- Copy of the registered protest sent to the last carrier or other liable third party;
- Original of its answer;
- Any other useful documents such as correspondence, custom documents, delivery notes...