

8. A copy of the receipt given to the last carrier or to Customs. If a copy is not available then attach a copy of the memorandum showing the nature of the receipt and the exceptions noted.
9. Copy of Dock Receipt.
10. If shortage or non-delivery through a Ports Canada Port a copy of the Missing Cargo Report Form.
11. Most Ocean Bills of Lading provide that the carrier will be discharged from all liability unless suit is commenced within one year from the date of delivery. Therefore, if any claim is submitted to your Broker or Underwriter, more than ten months after delivery, you should obtain a letter from the carrier extending the time to sue by several months. This permits your Underwriters to proceed against the carrier under subrogation, any net recovery being reflected in your loss experience. Failure to protect these subrogation rights may seriously prejudice your claim against Underwriters, and affect your insurance rates.
12. Damage Certificate duly signed by Customs Authorities and Shipping Company's Agents as evidence of pilferage, particularly where dock receipts or other receipts proving shortage cannot be provided. Letter from Shipping Company's Agents or Port Authorities acknowledging the non-delivery of packages.

There can on occasions be exceptions or additions to the foregoing list. However, if you prepare, document, and submit your claim promptly these can receive immediate consideration.

Where Import Duty and Sales Tax are insured, the Importer should take steps to have a Customs appraisal where goods are damaged and a claim should be filed for rebate in accordance with Customs Regulations. Where Pilferage is concerned a Damage Certificate should be obtained from the carrier and a claim similarly filed through the Customs Broker.

Finally, a word about small losses. First let it be said that Underwriters will pay any properly documented loss covered by the policy regardless of size. Nevertheless, no one in business can afford to overlook the cost of collecting a dollar. No figure can be stated here because costs vary from business to business. For the sake of example, though, some years ago it may have been possible for you to collect a five dollar loss for a cost of four dollars. Today, that same loss could be costing you seventy to ninety dollars to collect. This is what it costs the Underwriters who are organized to handle large numbers of claims economically and quickly. The cost includes every action, of any member of your staff, related to the claim from the moment of its discovery until the settlement cheque is processed through your own accounting procedures. At the same time you must also realize that these losses are all charged to your loss experience. Since most Underwriters still see a high volume of very small losses it seems appropriate to bring this matter to notice.