

Should you encounter concealed damage, promptness in notifying both the carrier and your Underwriter takes on even greater importance. Written notice of such damage must be given to the carrier within three days after delivery in order to have any chance at all of making recovery. You should also bear in mind that prompt notice of all concealed damage after arrival is sometimes the only evidence Underwriters have that the damage did actually occur during the insured voyage.

The foregoing applies specifically to a Canadian Importer who is insured in Canada. If on the other hand your cargo is insured overseas, your documents will include an insurance Certificate to which you should refer to find the issuing Company's nearest settling or survey Agent. In this situation, you will have to pay the Surveyor's fees before obtaining his Report, but these can be included in your Statement of Claim and will be paid by the Underwriter, if the claim itself is payable. Also in this situation, it is advisable to have all pertinent documents available for the Surveyor's inspection to enable him to write a complete Report. If his Report is incomplete and your claim has to be sent overseas for settlement, this can lead to protracted correspondence and delay.

DOCUMENTING A CLAIM

Documenting a claim is a relatively simple procedure, and if done properly the first time, inconvenience and delay can be avoided.

The following represents a complete list of required documents.

1. A copy of the Supplier's commercial invoice and packing list.
2. A signed copy of the Ocean Bill of Lading.
3. A signed copy of the Inland Bill of Lading or Freight Bill if there was an inland journey not covered by a through Bill.
4. Copy of Customs Entry when duty and sales tax have been insured.
5. Original insurance Certificate or Policy. If reporting under an Open Policy show Open Policy number and declaration.
6. Copy of written claim or notice of claim filed with the last carrier and the original or a copy of any reply received. (The reply may follow other documents, but a copy of the written claim must be sent when a claim is presented to Underwriters.)
7. An original or signed copy of the survey report. If the Surveyor was appointed by Underwriters his report will be mailed direct to them.