# Final Insurance Claim Analysis Report

This report outlines the details of the insurance claim submitted by DICHUPA TECH LTD for goods in transit. The claim pertains to an incident involving the transportation of petroleum products using a HOWO SINO truck tanker. The report includes information about the insured, the nature of the accident, and the relevant policy terms and conditions. It aims to provide a comprehensive overview for the assessment of the claim and to facilitate the claims adjustment process.

## 1.0 THE INSURED

The insured is DICHUPA TECH LTD, a haulage company established on April 20, 2011. The company operates from T52, Rukuba Road, Jos, Plateau State, and is managed by Chukwudi Patrick Azichoba.

## 2.0 FACTS OF THE ACCIDENT

On September 18, 2024, at approximately 7:37 PM, DICHUPA TECH LTD submitted a claim regarding an incident involving the transportation of petroleum products. The goods were being conveyed in a HOWO SINO truck tanker with a capacity of 50,000 liters. The circumstances surrounding the accident, including the exact nature of the loss and any contributing factors, will be further investigated to ascertain the details leading to the claim.

## 3.0 PROXIMATE CAUSE OF LOSS

The proximate cause of loss will be determined following a thorough investigation into the circumstances of the accident and the condition of the goods at the time of the incident.

## 4.0 INTERVIEWS

Interviews will be conducted with key personnel involved in the incident, including the driver of the conveying vehicle and management representatives from DICHUPA TECH LTD to gather more information regarding the circumstances of the loss.

### 4.1 Replace with name

Chukwudi Patrick Azichoba

### 4.2 Replace with name

Driver (Name to be confirmed)

## 5.0 MOTOR VEHICLE PARTICULARS

The vehicle involved in the incident is a HOWO SINO truck tanker, specifically designed for transporting liquids. It has a capacity of 50,000 liters and is part of DICHUPA TECH LTD's fleet of five operational trucks.

## 6.0 DRIVER’S LICENSE

The driver's license details will be verified as part of the claims process to ensure compliance with legal requirements for operating the vehicle.

## 7.0 POLICY TERMS AND CONDITIONS

The policy under which the claim is made includes coverage for goods in transit, specifically for petroleum products. The terms and conditions will be reviewed to ensure that the claim falls within the scope of coverage provided.

### 7.1 Scope of Cover

Coverage for goods in transit, including petroleum products.

### 7.2 Notification of Claim

Claims must be notified within the stipulated time frame as outlined in the policy.

### 7.3 Period of Cover

The policy is active and covers the period during which the incident occurred.

### 7.4 MEMO 2: JURISDICTION CLAUSE

The jurisdiction for any disputes arising from this policy is defined within the policy document.

### 7.5 MEMO 5: AUTOMATIC REINSTATEMENT OF SUM INSURED AFTER LOSS CLAUSE

This clause ensures that the sum insured is reinstated automatically after a loss, subject to the terms of the policy.

### 7.6 MEMO 6: DOCUMENTARY EVIDENCE WARRANTY

The insured must provide documentary evidence to support the claim.

### 7.7 MEMO 8: EXCESS CLAUSE

An excess may apply to the claim as per the policy terms.

### 7.8 MEMO 14: MAINTENANCE WARRANTY

The insured is required to maintain the vehicle in good condition.

### 7.9 MEMO 15: WAY BILL CLAUSE

A waybill must accompany the goods during transit.

### 7.10 MEMO 18: HIRED VEHICLE WARRANTY

Coverage for hired vehicles is included as per the policy terms.

### 7.11 MEMO 6: ARBITRATION CLAUSE

Disputes will be resolved through arbitration as specified in the policy.

### 7.12 MEMO 7: LOADING AND UNLOADING EXTENSION CLAUSE

Coverage extends to loading and unloading operations.

### 7.13 MEMO 9: DISAPPEARANCE OF CONVEYANCE CLAUSE

This clause addresses the loss of goods due to the disappearance of the vehicle.

### 7.14 MEMO 10: AUTOMATIC REINSTATEMENT OF SUM INSURED AFTER LOSS CLAUSE

The sum insured will be automatically reinstated after a loss.

### 7.15 MEMO 11: POLITICAL RISKS EXCLUSION CLAUSE

Coverage excludes losses due to political risks.

### 7.16 MEMO 12: COLLUSION CLAUSE

The policy excludes losses arising from collusion.

### 7.17 MEMO 13: CARE AND PROTECTION CLAUSE

The insured must take reasonable care to protect the goods.

### 7.18 MEMO 14: DISHONESTY OF DRIVERS’ CLAUSE

Losses due to driver dishonesty are excluded.

### 7.19 MEMO 15: RECORD OF GOODS WARRANTY

A record of goods must be maintained by the insured.

### 7.20 MEMO 16: VEHICLE LOAD CLAUSE

The vehicle must not exceed its load capacity.

### 7.21 MEMO 17: TARPAULIN WARRANTY (APPLICABLE TO VEHICLE WITH OPEN BODY)

Tarpaulin coverage applies to vehicles with open bodies.

### 7.22 MEMO 18: CONTAINERIZED VEHICLES CLAUSE

Coverage for containerized vehicles is included.

### 7.23 MEMO 19: HIRED VEHICLE WARRANTY

Hired vehicle coverage is included in the policy.

### 7.24 MEMO 20: PRECAUTIONS AND PROTECTIONS

The insured must take necessary precautions to protect the goods.

### 7.25 MEMO 21: UNATTENDED VEHICLE WARRANTY

Losses from unattended vehicles may not be covered.

### 7.26 MEMO 22: INHERENT VICE OF THE SUBJECT MATTER

Coverage excludes inherent defects in the goods.

### 7.27 MEMO 23: EXCLUSION OF DELICATE GOODS

Delicate goods are excluded from coverage.

### 7.28 MEMO 24: TERRORISM EXCLUSION CLAUSE

Losses due to terrorism are excluded.

### 7.29 MEMO 25: ALTERNATIVE DISPUTE RESOLUTION CLAUSE

Disputes will be resolved through alternative dispute resolution methods.

### 7.30 MEMO 26: CLAIMS/LOSS RATIO WARRANTY

The insured must maintain a claims/loss ratio as specified.

### 7.31 MEMO 27: SALVAGE RETRIEVAL CLAUSE

The insured must assist in the retrieval of salvage.

### 7.32 MEMO 28: PREMIUM PAYMENT DEFERRAL CLAUSE

Deferral of premium payments is subject to the policy terms.

### 7.33 MEMO 29: RIOT, STRIKES & CIVIL COMMOTION

Losses due to riots, strikes, and civil commotion are excluded.

### 7.34 MEMO 30: CLAIM NOTIFICATION AND DOCUMENTATION WARRANTY

Claims must be notified and documented as per the warranty.

### 7.35 MEMO 31: NO PREMIUM NO COVER WARRANTY

Coverage is contingent upon premium payment.

### 7.36 Photographs

Photographs related to the incident will be collected for documentation.

### 7.37 Adequacy of the Limit Per carrying

The adequacy of the limit per carrying will be assessed based on the value of the goods.

### 7.38 Other Insurances

Details of any other insurances will be reviewed.

### 7.39 Breach of Policy Terms

Any breach of policy terms will be investigated and may affect the claim.

### 7.40 SALVAGE

Salvage details will be documented as part of the claims process.

## 8.0 THE INSURED’S CLAIM

DICHUPA TECH LTD has submitted a claim for the loss of petroleum products transported in their HOWO SINO truck tanker. The claim will be evaluated based on the circumstances of the incident and the policy terms.

## 9.0 OUR VERIFICATION OF THE LOSS

Verification of the loss will involve assessing the condition of the goods, reviewing documentation, and interviewing relevant personnel.

## 10.0 CONSIDERATION OF LIABILITY

Liability will be considered based on the findings from the investigation and the terms of the insurance policy.

## 11.0 ADJUSTMENT

The adjustment process will involve evaluating the claim, determining the extent of the loss, and making recommendations for settlement.

## 12.0 RISK IMPROVEMENT

Recommendations for risk improvement will be provided based on the findings of the investigation.

## 13.0 DISCHARGE OF CLAIM

The claim will be discharged upon completion of the adjustment process and settlement agreement.

## 14.0 LOSS ADJUSTERS’ FEES AND EXPENSES

Fees and expenses incurred by loss adjusters will be accounted for in the claims process.

## 15.0 SUMMARY OF ADJUSTMENT AND ADJUSTER’S BILL

A summary of the adjustment findings and the adjuster's bill will be prepared for review.

## 16.0 METHOD OF SETTLEMENT

The method of settlement will be determined based on the outcome of the claims adjustment.

## 17.0 ATTACHMENT TO THE FINAL REPORT

All relevant documentation and evidence will be attached to the final report for reference.