

IMPORTANT NOTICE CLAUSE

The Assured should read this policy, and if any error is found return the document immediately for correction.

This policy should be carefully preserved as it must accompany any claim.

In the event of any loss or damage which may give rise to a claim under this policy notice must be given immediately to the Company and/or their Agent(s) in accordance with the Survey Clause herein.

CONDITIONS GOVERNING CLAIMS PROCEDURE

With a view of facilitating the settlement of any claim for loss or damage here-under the assured or their agents should take the following steps. Failure to comply with these requirements may prejudice any claim under this policy:

1. Notice of loss or damage to be given and survey arranged and certificate obtained from the Company's issuing office or Branch or Agency or from the Company's Agent at Port of discharge or in case where the Company has no Agent, by a Certificate from Lloyd's Agents, without which Certificate no claim for loss will be paid.
2. The Company's Liability is only to succeed and not in any way supersede any claim which the insured may be entitled to make on any carriers or their Agents.

PROCEDURE IN THE EVENT OF LOSS OR DAMAGE FOR WHICH UNDERWRITERS MAY BE LIABLE

LIABILITY OF CARRIERS. BAILEES OR OTHER THIRD PARTIES

It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against carriers. Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required:-

1. To claim immediately on the Carriers. Port Authorities or other Bailees for any missing packages.
2. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
3. When delivery is made by container, to ensure that the Container and its seals are examined immediately by their responsible official.
 - a. If the container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.
4. To apply immediately for survey by Carriers' or other Bailees Representatives if any loss or damage be apparent and claim on the Carrier's' or other Bailees for any actual loss or damage found at such survey.
5. To give notice in writing to the Carriers or other Bailees within three days of delivery if the loss or damage was not apparent at the time of taking delivery.
6. All correspondence with Carriers regarding their liability should be forwarded when submitting any claim to Underwriters.

Note - The consignees or their Agents are recommended to make themselves familiar with the regulations of the Port Authorities at the port of discharge.

SURVEY AND CLAIM SETTLEMENT

In the event of loss or damage which may involve a claim under this insurance immediate notice of such loss or damage should be given to and a-Survey Report obtained from the Office or Agent nominated herein. In the event of any claim arising under this insurance, request for settlement should be made to the Office or Agent nominated herein.

ADDITIONAL IMPORTANT NOTICE

In the event of a claim arising under this policy in respect of damage, shortages and / or shortlanding which are apparent at the time of discharge, it is the duty of the Assured to give immediate notice to the company to enable a survey to be held PRIOR to clearance from customs sheds.

Failure on the part of the Assured to comply with this condition shall forfeit their rights under the terms of the policy and shall absolve the Company from liabilities arising thereunder.

DOCUMENTATION OF CLAIMS

When presenting a claim under this Policy, the following documents must be included:

- a. Signed/Printed Copy of Commercial Invoice together with shipping specification and/or weight notes.
- b. Negotiable Copy of Bill of Lading or Airway Bill and/or other contract of carriage.
- c. Original Policy or Certificate of Insurance or Marine Insurance Declaration-cum-Certificate.
- d. Copy of Claim against carriers and other Parties and their reply thereto.
- e. Original Survey Report &/or Copy of Master's Protests and/or other documentary evidence to show the extent of loss/damage.
- f. Copy of Packing List.
- g. Claim Bill.
- h. Port Examination Voucher/Short Landed Certificate.
- i. Copy of Cargo Charges and Removal Order from Port Authority/Bill of Entry,
- j. Tally sheets and weight notes at final destination.