

# Chubb Marine Cargo Claims Guidelines



## What to do in the event of loss/damage which may result in a claim:

1. Always inspect the cargo on arrival including but not limited to:
  - a) If your cargo arrives in a container, ensure that the container and its seals are examined immediately;
  - b) If the container is delivered damaged or with seals broken, missing or with seals other than that stated in the shipping document, make a note of this on the delivery receipt and retain all defective or incorrect seals; and
  - c) Take photographs of the damage wherever possible.
2. Immediately notify the claims agent whose details can be found on your insurance certificate.
3. Immediately notify Chubb and your broker.
4. To assist in handling your claim a surveyor may be appointed to inspect the cargo and gather information. You are required to co-operate with the surveyor to enable the timely investigation/settlement of your claim.



## How to protect your subrogation/recovery rights (and those of Chubb) against third parties:

1. Immediately (or within 3 days at most) lodge a written claim against third parties for any loss or damage. This must be done even if you are unable to fully quantify the loss/damage.
2. **DO NOT** give clean receipts where cargo is in doubtful/damaged condition.
3. In all cases:
  - a. Take all reasonable steps to minimise further loss or damage;
  - b. Act to safeguard the insured cargo; and
  - c. **DO NOT** dispose of any damaged cargo without first giving Chubb and/or their agents the opportunity to inspect it.



## Documents required for processing your marine claim:

To ensure the prompt processing of your claim, please provide copies of the following documents (front & back) and submit these documents to [aus.marineclaims@chubb.com](mailto:aus.marineclaims@chubb.com):

1. Completed Chubb Marine Cargo Claim Form;
2. Original policy or certificate of insurance (where applicable);
3. Bill of lading/air way bill/consignment note;
4. Commercial invoice in respect of the cargo;
5. Packing list/s (where applicable);
6. Charterparty and/or contract of affreightment, if applicable;
7. Copy of correspondence exchanged with third parties regarding notification of loss or damage and their response, if any;
8. Documentation relating to outturn/receipt of cargo;
9. Quote for repairs/replacement for items valued over \$500;
10. Police report number (if applicable);
11. Copy of temperature records (if applicable); and
12. Copy of any specific packing/stowing instructions given to the carrier.

Please note that this list is not exhaustive and further documents may be required.

**Submission of a claim to Chubb should not be withheld awaiting the carrier's response to any letter of demand.**

**DO NOT** accept any offers of settlement from third parties without first contacting Chubb and obtaining Chubb's approval.

## About Chubb in Australia

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to protect and individuals purchasing travel and personal accident insurance.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au).

## Contact Us

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