

Receipt of goods, steps to be taken in case of damage and claims handling.

What to do when receiving goods?

When you receive goods, always start by controlling the quality and condition of the packing. If the packing is damaged, or if you for any reason suspect that the goods are damaged, open the package and investigate its contents. If possible, take a photo of the package before opening. Also check that the quantity indicated in the way bill corresponds to the amount of goods received. Any discrepancy to be reported in all copies of the way bill, one copy of which should be given to the driver.

Do not sign a way bill stating “ 40 packages” if you receive a pallet, the contents of which you cannot judge, neither by condition, nor by quantity.

When signing, indicate date of receipt on the copy of the way bill that is handed over to the driver. If possible, also indicate the name of the haulier, driver and registration No of the vehicle.

Before the way bill is handed over to the driver, make two copies of it , one for you and one for us.

Make sure that you keep one copy of the way bill for own purposes - the orther copy to be handed over to the driver.

Some general reasons why our costs and the premiums are increased are:

- The consignee has not inspected the goods at arrival.
- When remarks have been made on the way bill, the wrong copy of the way bill has been used, namely the reception copy for the consignee, (instead on the driver’s copy).
- The consignee has failed to send a claim to the freight forwarder (haulier) or failed to do it in due time . Due time is normally “as soon as possible” – you cannot send it earlier!

How to act if the goods are damaged?

Do what you can to reduce the damage or loss.

Do not return , sell, or have cargo being repaired, before having contacted Länsförsäkringar AB. Save the damaged cargo as well as the packing.

If you have a camera, if possible, take a photo showing the extent of damage and/or the damaged packing.

Request the driver to sign the waybill regarding the extent of damage or loss.

Immediately, advise our claims department what has happened, see phone No and fax No below. Claim’s form to be filled in is enclosed.

Send a claim to the haulier/freight forwarder as soon as possible, with information of the extent of the damage or loss, as well as information about ref no of way bill and when received.

A simple rule to follow: Act as if the cargo is yours and you have failed to insure it in transit!

An example of a claim to a haulier or freight forwarder!

<p>CLAIM</p> <p>“Re our order Noway bill no 40 packages of machines “</p> <p><i>In connection with the discharge of the above mentioned shipment, we found that xxx packages were missing and xxx packages were damaged. We hold you responsible for that loss/-damage, and reserve our right to revert to you with detailed request for compensation.</i></p> <p>Name of the haulage company:.....</p> <p>Name of the driver:.....</p> <p>Registration No of the vehicle:.....</p> <p>Date of discharge:.....</p> <p>We ask you kindly to confirm receipt of this claimDate of claim.....</p> <p>Name of company.....</p>



When and to whom shall the claim be directed?

Send the claim as soon as possible to the freight forwarder, most preferably the day of receipt of cargo. The reason for this is: At damage or loss, compensation is normally paid by the marine cargo insurance.

When you have received compensation from Länsförsäkringar AB, we start a recovery action to recover money from the liable freight forwarder according to the rules applicable for the mode of transport. To the extent we succeed, this will reduce the total costs for the damage/loss, and also affect the premium positively through out the years. As there are various time bars regarding claims, depending on mode of transport, it is important that you send the claims in time.

The time bars regarding claims to freight forwarders are:

Seaborne transports, within 3 days on discharge
Rail and road transports, within 7 days on receipt
Airborne transports within 14 days on receipt (All visible loss/damage to be claimed at sight on way bill or consignment note))

What to do to obtain reimbursement from Länsförsäkringar?

Our claims adjuster needs the following documents:

- Copy of way-bill/consignment note or Bill of Lading
- Copy of damage/loss report if issued. (If we are informed of the loss/damage in due time, we are happy to assist with name of surveyor)
- Photos of the loss/damage if taken. These can be sent to us via mail.
- Copy of commercial invoice or other document proving value of cargo.
- Copy of claim sent to freight forwarder and his reply if obtained
- A specified claim
- Never send an invoice in our name! First, we might not be able to meet the day of maturity as an investigation is taken place. Secondly, the amount claimed often varies from what is to be paid. (Quite often, our customers claim less than what they are entitled to).

What happens at damage to/loss of export shipments?

At damage to or loss of shipments abroad, we use our claims agents/average agents situated all over the world.

How does such an agent act?

The agent is collecting documents needed to settle the claim and assist with independent surveyors. He will also issue a survey report and may also suggest to us how to settle the claim.

How do I find these agents?

A list of these agents can be found on our website: "www.lansforsakringar.se/marineclaims"

What to do in case of General Average?

Call us and let us explain by phone what to do.

A shipping line or their agent normally require a certain form to be signed when a vessel has taken the ground and needs assistance.

How to reach Länsförsäkringar AB:

Phone no: +46-8-588 410 05, (switch board +46-8-588 40 000)

Fax no: 46+8+670 48 32

E-mail: marineclaims@lansforsakringar.se

Address: Länsförsäkringar AB, Marine Claims, S-106 50 STOCKHOLM, Sweden

Enclosure: Cargo Claims Form

Send to: Länsförsäkringar Corporate Insurance Marine Claims Department S-106 50 Stockholm Sweden	
Phone no +46 8 588 400 00	Fax no +46 8 670 48 32

Reporting company:	
Phone no	Fax no

Name of insured		Policy no	
Type of goods/item		# of crates/items	Weight
Means of transport		Carrier	
Departure date	From (port of shipment)	Term of delivery	
Arrival date/ETA	Transshipment port(s), destination (port of discharge)		
Notification to carrier (date, please state whether notice was in writing or not)		Freight costs	Invoice value

Nature of loss (describe what has happened and how severe the damages are)
- Please also state whether the damaged goods have any residual value.

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Final claim

- If you already know the full extent of the claim:

Amount	Currency
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Please enclose the following documentation (if available):

- Commercial invoice
- Notice of claim to the carrier
- Photographs
- Bill of lading/freight note
- Freight invoice
- Invoice for the replacement delivery

If you have any other documentation related to this claim that you think may be important, please attach that too!

Pay compensation to	Account number	Bank, SWIFT Code
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Signature

Place and date	Signature	Name (please type)
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