

# Cargo/Stock Through-Put Insurance Claims Reporting Procedures

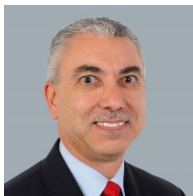
## Claims Reporting Guidelines and Sample Claim Notice Letter to Shipper/Freight Forwarder

At Woodruff Sawyer, we specialize in providing end-to-end claims support, which means you'll get comprehensive consulting and expertise to protect you before, during, and after a claim occurs.

This consultative approach means our dedicated claims experts help you prevent some claims altogether, or fiercely advocate for you during the claims process.



## Reach out to your Woodruff Sawyer Cargo Senior Claim Consultants:



**Emanuel Enes, CPCU, CRIS**  
Senior Claim Consultant  
Claim Audit & Consulting  
Group  
[eenes@woodruff Sawyer.com](mailto:eenes@woodruff Sawyer.com)  
[View Bio](#) [View LinkedIn](#)  
O 415.399.6372  
F 415.989.9923



**Shelley Medeiros, AIC, AFIS**  
Senior Claim Consultant  
Claim Audit & Consulting  
Group  
[smedeiros@woodruff Sawyer.com](mailto:smedeiros@woodruff Sawyer.com)  
[View Bio](#) [View LinkedIn](#)  
O 415.402.6651  
F 415.989.9923

## Provide First Notice of Loss or Damage.

As soon as possible after discovering the loss, notify Woodruff Sawyer using one of the two methods:

- Online submission: [Woodruff360](#)
- Email all loss details to: [claimfnol@woodruff Sawyer.com](mailto:claimfnol@woodruff Sawyer.com)

Be sure to attach any appropriate transit documents, photos and other pertinent documentation along with the First Notice of Loss and Damage.

## Information Needed to Report Loss:

- Were goods purchased or sold to customer?
- Who owned the goods at time of theft/damage?
- Approximate Value?
- Shipped From?
- Shipped To?
- Shipping Method?
- Shipping Terms?
- Where is the Cargo now?
- Description of the goods?
- INCOTERMS?
- Contacts for adjuster to call:

Here is a list of items/information typically requested by the adjuster when the claim is set-up. These can be sent with the loss notice when reporting the claim, or later, when the adjuster makes contact.

**It is very important to NOT accept any partial payment from UPS/FedEx/Other on the loss because it will impact the insurer's ability to subrogate for the full loss value.**

Your accounting department should be advised to bring any payments to your attention and NOT deposit the funds. Please review the list below and begin gathering the applicable relevant documents for submission. We will work with you to review and produce the relevant documentation to the adjuster.

- Transport document (Bill of Lading, Airway Bill, truck bill of lading, railroad bill of lading or consignment note, freight notes, and others).
- If the cargo was in storage, please submit warehouse receipts and/or similar documents evidencing the storage of the cargo and the terms and conditions of that storage.
- Original certificate of insurance, if issued
- Commercial invoice
- Packing list
- Delivery receipts with exceptions, if taken
- Copy of all claim correspondence with all potentially responsible parties, including their replies
- Bills for repairs, refurbishing, repacking or other expenses and any other proof of loss relating to the loss in question
- Survey report, if any
- Detailed statement of claim
- If import duty is insured, a copy of the Custom's Consumption Entry or similar document
- When did the shipment leave and from where?
- Where was the shipment expected to arrive and what date?
- Description of the cargo
- Send a notice of claim letter to the shipper to protect your interest and the insurer's interest when they go to pursue subrogation.
- Police Report if theft is involved
- Photos of the damaged items and packing materials

*Please refer to the policy for terms and conditions. In the event of conflicting statements the policy conditions supersede this document*

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**IMPORTANT: Save the packaging and contents until the insurer decides if a surveyor will be assigned to inspect. DO NOT accept or cash payment from shipper/carrier after you have put them on notice. Do send the notice letter per the instructions/sample below immediately (in most cases for shipments by sea within 3 days; by air within 14 days; by road within 7 days).**

**Sample Letter to shipper on your letterhead: Notice to the carriers a shipment was short, damaged, or not received**

In most jurisdictions, this letter below should be sent within 5–10 days. You do not have to actually file a claim through the shipper if you're going through your own policy. This letter, along with your claim documentation, will later be used by your insurer's adjuster to file the claim against the responsible party and pursue recovery of your deductible and their payment on the claim.

Date:  
ATTN: Claims Department  
Name & Address of Transportation Carrier

RE: Vessel, Airline or Truckers Name:  
Bill of Lading Numbers:  
Bill of Lading Date:  
Description of Shipments:  
Reference No.:

We formally file claim on you in the amount of \$\_\_\_\_\_ for the above-captioned shipment which was received short and/or damaged for which we hold you fully responsible. Upon request, additional documents will be furnished substantiating the claim.  
Specific loss or damage: (explanation here)

We invite you to contact the undersigned and arrange to survey the damaged shipment.

Sincerely,  
Risk Manager

**As your consultant, we will assist you throughout the claim process: reporting, counseling, monitoring, communicating, recommending, negotiating, interpreting, and advocating for coverage on your behalf.**

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