

General claim guidance

Marine insurance

Intention of claim

If your goods have been lost or damaged by a carrier/shipping line, depending on their terms and conditions, you will have limited time to hold them responsible. Failure to comply could result in your claim against them being repudiated or your own claim against your policy being prejudiced. It is especially important to issue your intention straight away.

Evidence

Always, where possible, note delivery notes/transit documentation of any losses or damage discovered on delivery. Not doing this could allow a carrier/shipper to repudiate your claim.

Transit documentation

The Insurer will need to see all relevant transit documentation and our claims team will advise what this is, depending on the type of claim.

Limited liability

Carriers/shippers usually restrict their liability when goods are either lost or damaged, i.e. Road Haulage Association (RHA) is limited by weight at £1,300 per tonne.

Responsibility to insure

The terms of sale determine who is responsible for insuring the goods. There are many different terms which can make either seller or buyer responsible for the goods at certain points of the transit.



General claim guidance

Remember

This information provides some general advice to assist with your claim. All claims are different, and there may be occasions when your Insurer requires further information.

We aim to provide you with an excellent claims service, managing your claim from notification through to conclusion, negotiating on your behalf and representing your best interests.

Should you have any queries or need some additional assistance, please do not hesitate to contact your local claims team or the T L Dallas representative handling your claim.

