

Claims Reporting Procedures

This document outlines the claims procedure in the event of any loss under a Corvus Cargo policy.

WK Webster is the Third Party Administrator (TPA) appointed by Corvus to manage all transit losses.

New Claims Reporting

The following ClaimantPortal should be used for the submission of all new transit claims:

[Claimant Portal](http://www.wkwebster.com/corvus) (www.wkwebster.com/corvus)

Please report all new claims using this system and upload any supporting documents. Further claim reporting guidelines can also be accessed on the [Claim Guide](#) panel.

Alternatively any new claim can be reported to the following email address: corvus@wkwebster.com

WK Webster will manage the entire claims process, including collection of data, arrangement of surveys, adjustment of claims and any recovery from transport providers.

Direct Points of Contact

WK Webster is also available 24/7 in the event of any urgent situation; please feel free to contact the local regional office, as shown below.

CORVUS CLAIMS:

The Americas	Europe, Middle East & Africa	Asia Pacific
<p>Mr. Joel Acevedo Global Account Manager</p> <p>80 Maiden Lane Suite #302 New York, NY 10038, USA</p> <p>Office: +1 212 269 8220 Direct: +1 212 402 7449 Mobile: +1 646 288 2037 jacevedo@wkwebsteroverseas.com</p>	<p>Mr. Steve Jarrett Account Manager</p> <p>Webster House 207 Longlands Road Sidcup, Kent, DA15 7JH, UK</p> <p>Office: +44 (0)20 8300 7744 Direct: +44 (0)20 8269 7554 Mobile: +44 (0)7813 840029 sjarrett@wkwebster.com</p>	<p>Mr. Hadleigh Wiles Account Manager</p> <p>5 Tampines Central 1 #03-02 Tampines Plaza Singapore 529541</p> <p>Office: +65 6222 6022 Direct: +65 6692 6230 Mobile: +65 9012 9176 hwiles@wkwebster.com.sg</p>

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Claim Guide

If you are unable to access the [Claim Guide](#), the same information is repeated below for ease of reference.

STEP 1 - AT THE TIME OF DELIVERY

On arrival at your premises the cargo should be externally examined for any signs of damage or shortage. If damage or shortage is noted or even if it is only suspected, a clean delivery receipt should not be given. If you are not satisfied that the condition of the cargo is sound you have no obligation to provide the carrier with a clean receipt. Instead, clause the delivery receipt with a comment that the goods were received damaged or short.

STEP 2 - ESTABLISHING THE EXTENT OF LOSS

Next, examine the goods more thoroughly to determine more accurately the extent of any damage or shortage. Damaged goods should be put to one side pending the Insurers decision (via WK Webster) on whether a survey will be required.

STEP 3 - NOTIFYING WK WEBSTER

At this stage you should notify WK Webster of your claim using the [Report New Claim](#) portal.

On receipt of your notification WK Webster will contact you and advise you of your reference and tracking number. WK Webster will also advise whether a survey will be necessary together with what further information and documentation is required to process your claim. If a survey is necessary WK Webster will make arrangements for the same through a global network local agents/surveyors.

STEP 4 - HOLDING CARRIERS RESPONSIBLE

One of the benefits of cargo insurance is to relieve the claimant of the necessity to try and finalize claims from the third party responsible for the loss or damage. Following payment of a claim, underwriters attain the rights, under subrogation, to pursue the claim themselves against the third party. To ensure they are able to do so, the policy stipulates that the Assured should take all steps to ensure that the rights of recovery against third parties are fully exercised and protected.

In terms of cargo insurance, the third party will normally be the carrier of the goods, e.g. the shipping line or freight forwarder, if the cargo is transported by sea. It may be necessary to make a claim on all carriers in the transit chain.

For underwriters to be able to recover from the carrier after payment of the claim, **the carrier must be held responsible, in writing, by the claimant, for the loss.** This has to be done within a specific time frame.

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As a general guideline this is as follows:

Shipping Line	Within 3 days from the time of delivery.
Airline	Within 14 days from the time of delivery.
Road	Within 7 days from the time of delivery.

However, WK Webster recommends that, irrespective of the above time limits, immediate contact is always made with the carrier holding them responsible for any loss. Failure to do this means that Insurers will not be able to recover from the carrier at a later date and may affect the full payment of your claim.

STEP 5 – PREPARING CLAIM DOCUMENTS

To claim under a Marine Cargo Insurance Policy, the following are the basic documents required:

Insurance Policy/ Certificate	The document issued by Corvus to evidence that the cargo has been insured. It provides details of the policy number, voyage, cargo details and insurance conditions. As this document conveys rights to make a claim, we may require the original.
Commercial Invoice	The invoice accompanying the consignment, issued by the seller of the goods. This will be used to establish purchase price of goods and to confirm the terms of sale to ensure that an insurable interest does apply.
Packing List	Provides a breakdown of the consignment showing the number of units shipped in each package along with their weights.
Bill of Lading	Document of title issued by the shipping line to evidence shipment of the consignment. Also provides evidence of the contract of carriage and if possible the original should be provided with the conditions printed on the reverse side. If the entire shipment is lost all original Bills of Lading must be presented.
Air Waybill	Same role as the Bill of Lading but issued by the airline. Consignment Note Issued if the goods are carried by road. The consignment note can be signed on delivery and claused to show any damage or shortage in the same way as a road haulier's Delivery Receipt.
Delivery Receipts	The document signed by the receiver on delivery by the road haulier. As previously mentioned this should be claused to provide evidence of shortage or damage to goods.

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Depending on the circumstances of the claim WK Webster may request other documentation such as:

- Vessel's Outturn Report
- Container Damage Report
- Tally Sheets
- Written confirmation of Non Delivery from carrier
- Police Statement (in the event of a theft) etc.

You will be guided by WK Webster as to what additional documents may be required once the claim has been reported to us.

If you need additional guidance, please contact WK Webster 24/7.