








## CLAIM INFORMATION

Step 01	Step 02	Step 03	Step 04
			
When you receive cargo with any abnormality, take exception remarks on the cargo receipt and immediately open the package and check the contents.	When you find the loss or damage, contact our office. If the cargo is exported to overseas, your client (importer) contact our claim agent mentioned in our policy. We (claim agent) will advise the detailed procedures.	Submit <b>initial claim supporting documents</b> : Insurance Policy, Invoice, Packing List, Bill of Lading (B/L), Photographs, estimated claim amount and chronology of accident/loss → to speed up by using email first.	If the claim > USD 5,000.00, Insurance Company will <b>assign Adjuster</b> .

Step 05	Step 06	Step 07
		
Submit other documents and/or additional document to verify the claim.	After review and verification, insurer will settle the claim or repudiate.	Upon finish settlement process → follow up with Salvage and/or Subrogation Recovery (if any).

### Claim Documents

Documents	Theft /Pilferage Shortage	Damage Exceed USD 5,000.00	Damage Below USD 5,000.00
Claim Note	●	●	●
Original/Duplicate Insurance Policy	●	●	●
Invoice, Packing List and B/L or AWB	●	●	●
Notice Of Claim To Carriers and Responsible Carrier	●	●	●
Carrier's Reply (When Received)	●	●	●
Loss/Damage Report or Accident Report Signed By Carrier's/Responsible Parties	●	●	●
Photographs Showing Condition Of Damage	■	●	●
Others Documents Such:			
Repair Bill, Qc Report	▲	▲	▲
Survey Report	●	●	■

● : Always Necessary, ■ : Unnecessary, ▲ : Necessary according to nature of loss/damage



## About MSIG Indonesia

PT Asuransi MSIG Indonesia is a member of MS&AD Insurance Group which is one of leading General Insurance in the world. PT Asuransi MSIG Indonesia is also one of the largest joint venture General Insurer in Indonesia. We have been operating in Indonesia for more than 40 years and experiencing continuous increase throughout the years.

Our mission is to contribute to the development of a vibrant society and help secure a sustainable future for the world, by bringing security and safety through our global insurance and financial service business.

### HEAD OFFICE :

#### PT Asuransi MSIG Indonesia

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Jakarta 12190, Indonesia

Phone : (021) 2523110 (Hunting)

Fax : (021) 2526761 (General), (021) 2524309 (Production)  
(021) 2524084, 2524083 (Claim)

Email : msig@id.msig-asia.com

 MSIG Indonesia |  @msig\_id

### BRANCH & REPRESENTATIVE OFFICES :

Bandung | Telp (022) 7307343, 7307653, 7303882 ext. 0801 - idn\_bandung@id.msig-asia.com

Batam | Telp (0770) 611550, 611161 - idn\_batam@id.msig-asia.com

Denpasar | Telp (0361) 9072522 - idn\_denpasar@id.msig-asia.com

Medan | Telp (061) 4534651 - idn\_medan@id.msig-asia.com

Palembang | Telp (0711) 5630711, 5630712 - idn\_palembang@id.msig-asia.com

Semarang | Telp (024) 8417010, 8417013 - idn\_semarang@id.msig-asia.com

Surabaya | Telp (031) 5318876, 5318496 - idn\_surabaya@id.msig-asia.com

### CUSTOMER COMPLAINT SERVICE

Phone : (021) 2523110 (Hunting)

Email : customer@id.msig-asia.com

PT. Asuransi MSIG Indonesia terdaftar dan diawasi oleh Otoritas Jasa Keuangan

## MSIG MARINE CARGO INSURANCE

# Every single goods is matter to us.



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msig.co.id



MSIG

Insurance that sees the heart in everything

A Member of MS&AD INSURANCE GROUP

# MARINE CARGO INSURANCE



Marine Cargo Insurance provides coverage against loss and/or damage to the cargo caused by various kinds of risks during export/import, inter-island and inland transportation.

## COVERAGE

Institute Cargo Clauses (ICC) which is established in London market is the most popular set of clauses for cargo trade business. MSIG use 2009 version of ICC as our standard clauses for marine cargo insurance.

## SUMMARY OF COVERED RISKS

Risk Covered	ICC A	ICC B	ICC C
Fire or explosion	Y	Y	Y
Stranding, grounding, sinking, capsizing of vessel	Y	Y	Y
Overturning or derailment of land conveyance	Y	Y	Y
Collision or contact of vessel / craft / land conveyance with external object other than water	Y	Y	Y
General average / salvage charges / jettison	Y	Y	Y
Entry of sea / lake / river water into vessel / container or place of storage	Y	Y	N
EQ / volcanic eruption or lightning	Y	Y	N
Washing overboard	Y	Y	N
Piracy / theft / pilferage / non-delivery	Y	N	N
Rough handling / impact / malicious damage	Y	N	N

## SUMMARY OF EXCLUSIONS

- Willful misconduct of the Assured
- Ordinary leakage, loss in weight, wear and tear
- Insufficiency or unsuitability of packing
- Inherent vice or nature of the subject matter
- Delay
- Deliberate damage or destruction
- Nuclear reactions and the like
- Unseaworthiness of vessel
- War risks (can be covered by extension coverage)
- Strikes, riot, civil commotion (can be covered by extension coverage)

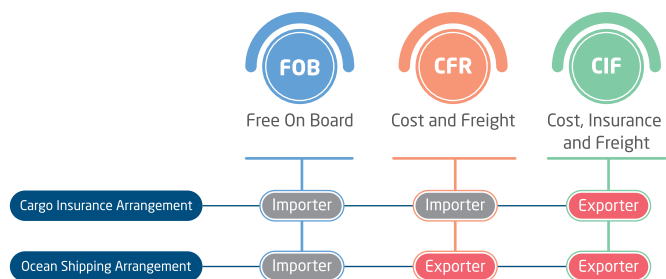
NOTE: Insurance condition in this brochure including covered risks and exclusions are the summary of typical insurance contract. Please see the clauses of the insurance policy for the precise conditions.

## Sales term and insurance period of Marine Cargo Insurance

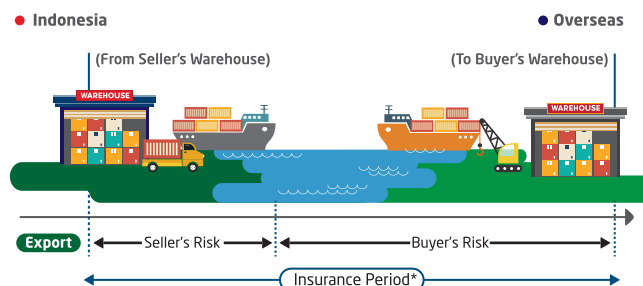
### Do you trade with overseas?

In international commercial trade, it is Exporter's duty to arrange ocean marine cargo insurance when the cargo is exported under CIF sales term. When import cargo under FOB or CFR term, importer is recommended to arrange ocean marine cargo insurance to cover their risks in cargo transportation.

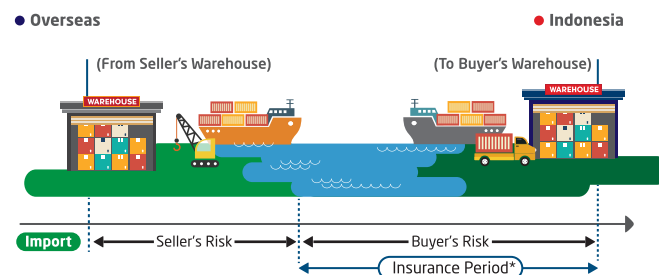
### INCOTERMS - Typical Trade Terms



### Insurance Period for Export Cargo (CIF)



### Insurance Period for Import Cargo (FOB/CFR)



When seller export cargo under FOB/CFR term, seller is also recommended to arrange inland marine cargo insurance to cover their risks.

\* Summary only, please see respective clauses for details.

### Do you ship out/ receive goods within Indonesia?

Limit of transporter's liability amount is often too little to cover your cargo loss. Our marine cargo insurance will protect your cargo from warehouse of shipping to warehouse of receiving.



# WHY US

- We are a member of MS&AD Insurance Group, a leading general insurance company group of the world.
- MS&AD Insurance Group is one of the top ranking marine cargo insurers of the world.
- With MS&AD Insurance Group's experience, we will arrange suitable cargo insurance fit to your business.
- MS&AD Insurance Group operate insurance business in 46 countries. If you are Exporter and use Letter of Credit, your client (importer) will be satisfied with our cargo insurance policy.
- Our Claim Setting Agent/ Survey Agent network spread out more than 200 cities of the world. In most of Southeast Asian countries, Japan, Taiwan and USA, MS&AD's local insurance company directly handle cargo claims from your clients.
- Our Quality Assurance program always keep refreshing our claim service quality. We also monitor our claim agents service quality through MS&AD's program.
- Our sophisticated e-Cargo System will support your daily business in cargo insurance application.
- Our cargo loss prevention will support your loss/damage-free logistics.

