



## Did You Know?

# Basic Claim Documents for Marine Cargo Insurance Claim

When the Cargo Owner wants to claim the loss of their cargo, some documents are needed for the Insurance Company to assess and verify the claim itself. The Cargo Owner should provide some basic claim documents. Below are the basic claim documents for Marine Cargo Insurance and their purposes.



## Claim Documents Needed and Their Purposes



### Claim Note

- The form is provided by the Insurance Company.
- It must be filled in by Cargo Owner and stamped and/or signed by authorized person.
- It is a formal notification and a formal claim amount submission from the Cargo Owner to the Insurance Company.



### Insurance Policy

- The document is issued by the Insurance Company.
- It consists of information about the transported cargo.
- It is evidence that the Insurance Company covers the transported cargo.



### Invoice

- It is issued by the Shipper/Seller.
- Documents stated the unit price of the cargo (kg/unit/MT or others) as the basis for calculating the claim amount.
- Total invoice amount is also needed as a basis to determine the Sum Insured in the Insurance Policy.
- It is also needed to check the incoterms condition of the cargo.



### **Packing List**

- It is issued by the Shipper/Seller.
- Document stated the weight or measurement of the cargo and to know the contents of each case/packing.



### **Bill of Lading (B/L) and its Reverse Side Wording**

- It is issued by the Shipping Company or its Agent.
- As an agreement between Cargo Owners or their representatives with the Shipping Company.
- It is also evidence that the cargo was being loaded onto the vessel.
- B/L is one of the documents needed to follow up subrogation process.



### **Notice of Claim**

- The form is provided by insurance company.
- It must be filled in by Cargo Owner and stamped and/or signed by authorized person.
- As an early notification from the Cargo Owner to the Responsible Party for the damaged cargo.
- It is also one of the documents needed to follow up subrogation process.



### **Delivery Order**

- It is issued by forwarding company.
- The document is evidence that the cargo has already been sent to destination place.
- Cargo Owner must put remarks in the Delivery Order if the cargo is received in damaged/not tally condition.



### **Chronology**

- It is issued by the Cargo Owner.
- It stated about what item was damaged, when the loss occurred, where and why it happened, who caused the loss, and how the accident/loss happened.



### Photographs

- It is provided by Cargo Owner and/or the party related to the loss of the cargo (shipping line/forwarding company, etc.)
- It is as evidence to show the damaged/lost cargo.



### Repair Invoice

- It is issued by repairers in case the damaged cargo is being repaired.
- It is evidence that the damaged cargo had been repaired with a certain amount.



### Discharge and Guarantee Letter

- The form is provided by the Insurance Company.
- It must be filled in by Cargo Owner and stamped and/or signed by authorized person.
- Letter that informed that the Cargo Owner accepted the claim amount and transferred their rights to the Insurance Company, including subrogation rights to the party responsible for the damaged/lost cargo.



**Kindly be informed that, in addition to the basic claim documents above, the insurance company may require additional documents depending on the type and amount of loss.**

Hopefully, the above information enriches your knowledge about the key documents required when submitting a Marine Cargo Insurance claim. For more information about MSIG Indonesia's insurance products, please visit our official website at [www.msig.co.id](http://www.msig.co.id) or call our contact center at **1500 674 (MSI)** to find comprehensive information and interactive services.



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