



Did You Know?

The Importance of Visual Documentation During Unloading in Marine Cargo Insurance Claims

In international trade, shipping commodities via maritime routes involves high physical risks, such as severe wave shocks, shifting goods inside the vessel, and seawater leakage. To mitigate financial losses, businesses generally use Marine Cargo Insurance services. However, in practice, the successful payout of an insurance claim depends heavily on the validity of the evidence submitted by the cargo owner.

One of the most critical yet frequently overlooked pieces of evidence is photographic documentation captured during the unloading (discharging) process at the destination port. Technically and operationally, documenting the cargo at this specific phase plays a major role in whether an insurance claim is approved or declined.

Significant Reasons for Photographic Documentation During Unloading



1 Determining the Boundary of Transit Coverage

Marine Cargo Insurance typically covers losses that occur strictly while the goods are in transit at sea. Photos taken the exact moment the container doors are first opened at the port serve as valid proof that the damage sustained occurred inside the vessel, effectively ruling out any damage handling after the goods are moved to the owner's domestic storage warehouse.

2 Identifying the Root Cause of Damage

Through clear visual evidence, insurance adjusters can analyze the primary source of the problem. For instance, photos of broken cargo lashings indicate extreme shifting caused by severe weather at sea. This documentation is vital to ensure that the damage was not caused by subsequent shore-side mishandling by local workers during transit. Furthermore, these photos can also reveal signs of impacts, water marks, or moisture.

3 Verifying Container Seal Integrity

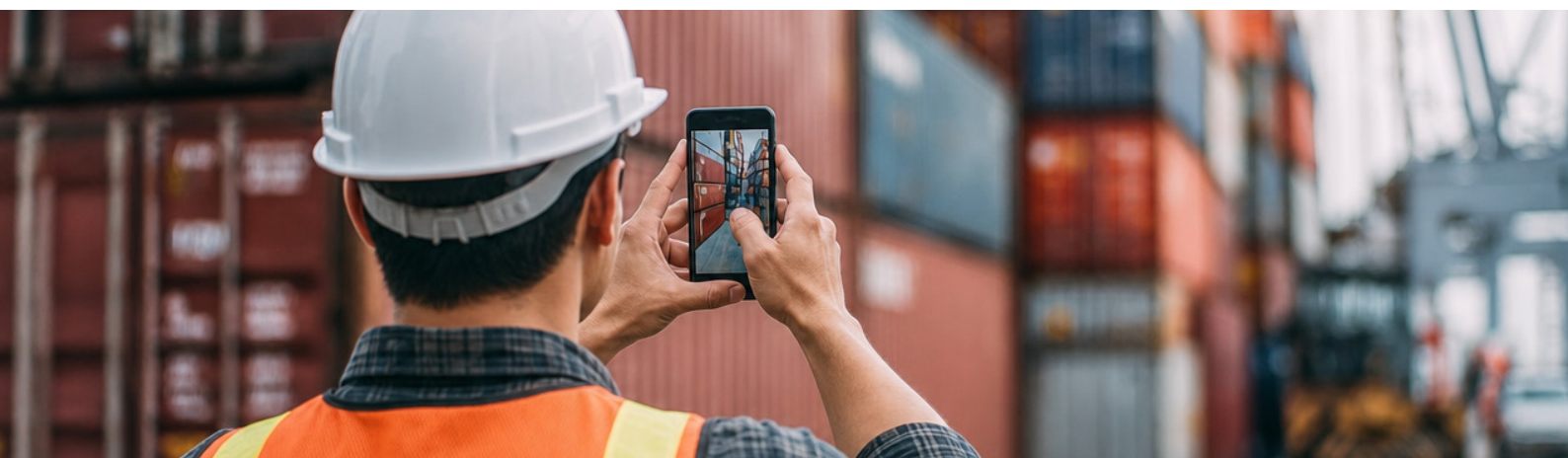
Before the container is opened, the physical condition and serial number of the metal lock seal must be documented. If the photos show that the seal remains completely intact but the cargo inside is damaged, it proves that the issue stems from poor cargo stowage methods at the port of origin.

4 Facilitating the Recovery Claim Process against Carriers or Third Parties

Once the insurance company pays the indemnity to the cargo owner, they will seek recourse (subrogation) against the shipping line (carrier) or any liable third party for negligence during the voyage. Unloading photographs serve as the primary legal instrument for insurers to execute this recovery process accurately.

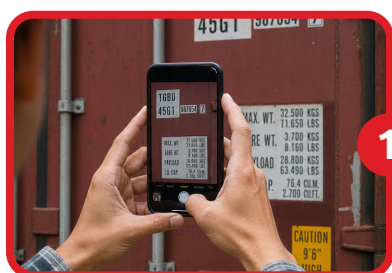
5 Mitigating Potential Disputes

In the absence of definitive visual evidence at the time of discharge, multi-party disputes frequently arise among the vessel operators, port authorities, and the cargo owner regarding who caused the damage. Capturing photos at the unloading point effectively freezes the facts on the ground, minimizing the opportunity for prolonged arguments or legal conflicts.



Standard Evidentiary Photography Protocol for Insurance Claims

To ensure that visual documentation is legally accepted by insurance companies, the photographic process must meet the following standards:



Close-Up Seal Capture

Photographing the container's metal seal number from a close distance with proper lighting, ensuring the serial number is perfectly legible and free of blur.



Initial Structural Overview

Capturing a wide-angle photograph of the entire container interior immediately upon unlatching the doors, prior to any cargo being handled or touched by port laborers.



Multi-Angle Damage Documentation

Photographing the damaged materials clearly and comprehensively from various angles so that the exact severity of the damage can be properly assessed.



Automated Timestamp Utilization

Enabling the automated date and time function on the camera device to verify that the images were captured in real-time during the unloading phase. The faster the documentation is recorded, the higher its evidentiary value will be in the claim process.

Therefore, photo documentation during the cargo unloading process should be incorporated as a standard procedure whenever goods arrive at the destination port. In addition to helping identify the cause of damage more accurately, timely documentation also provides a strong foundation for all parties involved to conduct investigations and facilitate the claims settlement process.



With complete documentation prepared in accordance with the proper procedures, the claims handling process can be carried out more efficiently while strengthening the supporting evidence required for claim assessment.

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 or call our contact center at **1500 674 (MSI)** to find comprehensive information and interactive services.



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