

FACT SHEET

What we need

We hope you find this fact sheet useful. It lists the information that we need so that we can resolve your claim as quickly as possible. You'll also find a useful glossary of terms, below.

All claims

For all Marine Freight claims, please:

- confirm the applicable conditions of carriage (for example, RHA, BIFA, CMR, All Risks etc)
- include the claim invoice
- include the commercial invoice from your insured customer
- a claused delivery note (if the goods were delivered damaged or short)
- correspondence from the consignee advising that goods were not received (if the goods were never delivered)
- a statement from the policyholder explaining the circumstances of the loss or damage
- confirmation as to whether the voyage was sub-contracted to another carrier, and a copy of the correspondence holding the sub contractor liable
- a copy of the correspondence holding our insured liable
- the weight of lost or damaged goods
- a consignment note (for UK transits).

For international voyages

- Bill of lading/airway bill/CMR note (Please note that we will need the original, as we need the conditions of carriage found on the reverse).

Glossary of terms

Airway bill: A bill of lading (see below), issued by an airline. This acknowledges receipt of merchandise and gives the conditions of carriage (see below).

BIFA: British International Freight Association.

Bill of lading: The most common form of evidence of a contract of leasing of space on a vessel (also known as a contract of affreightment). It has three main purposes. To provide:

- a contract of carriage between the shipowner and shipper
- a shipowner's receipt for the goods
- the evidence to enable the collection of cargo from the ship operator.

Claims invoice: A breakdown of what is being claimed for and how much is being claimed.

Claused delivery note: A delivery note that's amended to state that there was loss or damage upon arrival.

CMR note: Used for international transits by road, this acknowledges receipt of merchandise and gives conditions of carriage.

Commercial invoice: A document issued by the seller to the buyer, which gives details of the merchandise sold, number of units being shipped, cost per unit and terms of sale.

Conditions of carriage: The voyage conditions, stating the limitation of any liability which the carrier has.

Consignee: The buyer of the goods.

Consignment note: Used for internal UK transits, this acknowledges receipt of merchandise and gives conditions of carriage (see above).

RHA: Road Haulage Association

For more information, please visit:

website: www.aviva.co.uk/marine or contact your local Marine Centre.