

# **NOTICE TO SHIPPERS**

## **PROCEDURES OR STEPS TO CLAIM SUCCESSFULLY FROM INSURANCE COMPANIES IN THE EVENT OF LOSS OR DAMAGE TO CARGO DURING TRANSIT OR STORAGE IN AN INTERNATIONAL TRADE TRANSACTION**

SHIPPER SHOULD:

- 1) Give immediate notice in writing to the Insurance Company
- 2) Insist on a Cargo Loss Joint-Survey of the goods and take photographs of the damaged goods with Shipping Companies.
- 3) Give full documents as stated at the back of the Marine Certificate (including Bill of Lading front stamped copy from the Bank).
- 4) Give full estimates of your loss (after the Joint Survey).
- 5) Show salvage amount; if different from total loss amount of cargo.
- 6) Surrender all correspondence with Third Parties to the Insurer e.g. Documents with bank etc.
- 7) Write and claim against any negligent Third Party such as Shippers Agents, Master of the vessel, Road Transporters etc and hand over copies of such claims documents to the Insurer.
- 8) Liaise with Nigerian Shippers' Council or the Cargo Defence Fund for assistance.
- 9) Ensure proper follow-up of your claim with the INSURER IN WRITING and SPEAK with the proper Officers of the Insurance Company and document every follow-up in writing.
- 10) Documentation must be complete.
- 11) You can also complain to the Nigerian Insurers Association.
- 12) Our services are available to you at the **Cargo Defence Fund**, the **Nigerian Shippers' Council** and the **Nigerian Insurers Association**.



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