

Cargo Claims Guidelines

货物运输保险理赔操作程序

At Chubb, we are dedicated to working with you and your insurance broker or agent in respect of the losses submitted to us in an effective and speedy manner. The following Claims Guidelines provide useful information when your goods are found damaged upon arrival. Please note your Policy Limit and the time frame within which notification of a Claim or potential Claim must be given to Chubb failing which coverage will not be available.

在Chubb, 我们将致力于和您及您的保险经纪人或代理人密切合作, 以求快速、有效地处理递交给我们的赔案。以下索赔操作程序在您发现所收的货物有损失时, 提供了有用的信息。但请注意保单中规定的关于提出索赔或可能索赔的时间限制, 如没有及时通知Chubb, 则保单责任将不成立。

Because each claim is unique, the following Claims Guidelines are general only and reference should always be made to the actual policy under which a Claim is made. Please contact your broker or agent or a Chubb Claims Representative as soon as possible as Claim Guidelines can differ depending on the specific facts of a Claim. Please note however, that the following is not intended to be considered as legal advice by us in any way. If you are in any doubt as to the steps you should or should not take, you should consult your legal and other professional insurance advisers.

以下索赔流程仅是概括而言的, 供大家参考, 但由于每个赔案都有其特殊性, 故具体的索赔流程将根据实际赔案所对应的保单, 及每起赔案的特点而有所不同。因此在损失发生后请立即与您的保险经纪人或代理人, 或Chubb的理赔人员联系。并注意, 下列内容不可视作为本公司提供的法律意见。如果您对任何应该或不应该采取的步骤有疑问, 请咨询您的法律或专业保险顾问。

WHAT DO YOU NEED TO DO WHEN YOUR CARGO IS DAMAGED?

当您的货物发生损失时该如何处理?

A. Your duties 您的职责

- minimize the loss and prevent the loss from further damage after the loss occurs;
尽可能减少损失, 预防损失的扩大;
- keep the damaged items until the survey has been performed;
尽量维持受损财物现状, 以备保险公司所指定的人员进行检验;
- preserve the right of recovery;
保留向相关方索赔的权利;
- report the loss to insurer immediately by email at chn.claims@chubb.com
立即将损失通知保险公司, 报案电子邮件地址为chn.claims@chubb.com。

B. Claims procedures 索赔流程

- You should not give a clean receipt where the goods are not in sound external condition;
当收货时发现货物外观不完好时, 不能签收表明货物完好的交接记录;
- **File immediate claim, in writing, against the liable party, i.e. forwarder or carrier. Fail to send the notice of claim or fail to send it in a timely manner may prejudice your claim right under the Policy;**
立即向相关责任方, 如货运代理或承运人, 递交书面的索赔函。没有向承运人发或及时发索赔函将影响到您在保险单下索赔的权益;
- Obtain from the forwarder/carrier 'Damaged Cargo Report' or Delivery Receipt with exceptions duly recorded;
- 要求货运代理/承运人出具“货物损坏报告”, 或在货物运单上签注损坏信息;
- Try to arrange a joint survey to be carried out at the forwarder/carrier's presence,
尽量安排货运代理/承运人到场安排联合检验;
- Take photos on the external/internal damage conditions;
对货物外部/内部的损坏情况进行拍照取证;
- Notify local Chubb branches or claim representative named in insurance certificate;
将损失通知Chubb 当地分公司或保险凭证上的检验代理。

C. Claims documents 索赔所需单证及文件

- • Full set of Commercial Invoice, packing list;
 - 商业发票/装箱单/重量纪录;
- • Sales Contract/Purchase Order
 - 销售合同/订购单;
- • Bill of Lading and/or Master Air Waybill/House Air Waybill (both sides);
 - 提单/空运单的原件 (正反面);
- • Survey report, photos to demonstrate the nature and extent of damage,
 - 用于证明损失程度的查勘报告和照片;
- • Delivery Receipt noting the exception/Loss Record, identify the quantity/weight/damage,
 - 交接异状证明/货损记录, 要求有数量/重量/损失情况;
- • Statement of Claim/Salvage value;
 - 索赔清单/残值申明;
- • Copy of claim letter addressed to forwarder/carrier, and their written response if any;
 - 发给货运代理/承运人索赔函的复印件, 及对方回复;
- • Testing report, if applicable;
 - 检测报告, 如果有;
- • Repair cost, if any.
 - 维修费用, 如果有。



安达保险有限公司
上海市浦东新区
世纪大道 1229 号
东方汇广场 801 室
邮编: 200122

Chubb Insurance Company Limited
Unit 801 Century Metropolis
No. 1229 Century Avenue
Pudong, Shanghai
200122, P.R.C.

电话/O: (86 21) 2325 6688
传真/F: (86 21) 5292 5880
服务热线/Service Hotline: 400 889 2120
www.chubb.com.cn

Should you have any question, please contact any one of our claims personnel:

如果您在提出索赔时需要额外的协助, 或想了解更多关于索赔的信息, 请联系

CHUBB CLAIMS REPRESENTATIVES

安达保险有限公司理赔部

Tel No. (8621) 2325 6688 or via Email to chn.claims@chubb.com

电话: (8621) 2325 6688 或通过电子邮件 chn.claims@chubb.com
