

Steps to follow when submitting a MARINE HULL claim for consideration

- ◆ Notify the Company of a casualty within 24 hours or in any event as soon as you become aware of circumstances which might give rise to a claim under a policy. You can do so at our offices, through your agent or broker or via email at claimsreport@tenetinsurance.com.
- ◆ Essential preliminary information should include date of the casualty, the circumstances of the casualty, location of the ship at the time of the casualty and the current location of the ship.
- ◆ We will appoint service providers when necessary to conduct an investigation into the casualty. Should we do so, we will keep you informed of our appointed service provider's details. Please co-operate fully with the adjuster or investigator and provide all necessary information in a timely manner to ensure that we may respond to you as soon as possible.
- ◆ Where the vessel requires Temporary Repairs at a port of refuge, it will be necessary to appoint a classification society surveyor to issue a seaworthy certificate for the voyage so that the vessel can proceed to the final destination or the next best port for permanent repairs.
- ◆ In the event the insured vessel is disabled, please provide details of the salvage firm and the salvage job undertaken to tow the vessel to the port of refuge. The Company is to be kept fully informed of steps taken by the salvage firm to salvage or refloat the vessel.
- ◆ The insured shall invite tenders to ascertain the estimated cost of repairs to the insured vessel, otherwise a penalty may be imposed which is to be deducted from the final repair invoice unless surveyors were engaged by the Company prior to the repairs.
- ◆ The terms of the policy imposes a duty on the insured to take such measures as may be reasonable to avert or minimize a loss. The surveyor may make recommendations regarding action that should be taken for this purpose and the insured is required to comply with such recommendations.
- ◆ Where there is a collision which requires the unloading of cargoes and salvage services, the owner / insured must declare General Average unless there is sufficient sum insured in the policy to waive General Average declaration.
- ◆ If there is evidence to indicate that a third party might have contributed towards the accident, the insured must provide the Company with all correspondence and other documents which will help in recovery action.

Care must be exercised to ensure that the Company's rights of recovery are not prejudiced.

- ◆ For expenses not included in repair costs, for example, average disbursements, towage cost, sue and labor etc, the insured shall provide documentary evidence to support the accuracy of each charge and confirmation that it has been paid.

What documents do I need to submit?

- ◆ Deck and engine log extracts covering the period of casualty and where possible the estimated period of repairs and whether temporary or permanent repairs.
- ◆ The Master's and / or Chief Engineer's detailed report and a Note of Protest lodged at the port of refuge.
- ◆ Report of the surveyors appointed by underwriters and / or assured together with supporting repair accounts.
- ◆ A full set of repair invoices duly approved, commented and endorsed by appointed surveyors.
- ◆ A bill or invoice for any dry docking or other expenses connected to the repair work which must also be approved and endorsed by appointed surveyors.
- ◆ Invoices or bills for all incidental expenses paid at the repair yards, eg, port dues, watchman etc..
- ◆ Invoices or bills or documents on the expenses of fuel consumption during the repair period showing the cost of replacing fuel used. Normally the accounts should be verified by surveyors.
- ◆ Sometimes owner's repair job is effected at the same time. There should be separate accounts for owner's repair works.
- ◆ The Original Classed and Class Maintained Certificate from the date of commencement of the policy to the date of casualty must be produced to comply with the warranty expressed in the policy.

Important Notice

If you have made any false or fraudulent statements or suppressed concealed or falsely stated any material fact whatsoever, your claim may be refused.