

Standard Loss Adjustment Procedure (Option B)

Applies if the amount payable for the claimed loss is more than RUR 1,000,000.00

Inspection	Is carried out depending on the type of event (Partial or complete cargo theft, Fire, not carried out)
Making a decision on payment / refusal	3 business days
Settlement period	7 business days
Documents provided	<p>Comprehensive list of documents:</p> <ol style="list-style-type: none"> 1. Copy of the policy. 2. Application for payment of insurance money to the Insurer from the Claimant (Beneficiary) with the calculation of the extent of damage, specifying the details for transferring the insurance money (original). <p>Documents confirming the fact of transportation:</p> <ol style="list-style-type: none"> 1. Depending on the type of transport: Bill of lading, Charter, Railway bill, CMR, Consignment note or other documents in accordance with applicable law, confirming the transportation, with a note of damage or drawing up a Damage Act. 2. Freight Forwarding Contract, Contract of carriage, Application for this transportation accepted by the carrier or forwarder, and if additionally requested by the Insurer, copies of documents confirming the payment of freight, the driver's power of attorney to receive the cargo, a copy of the certificate of registration of the tractor and semi-trailer, the cargo acceptance and transfer act. <p>Documents confirming a fact of occurrence of an insured event:</p> <ol style="list-style-type: none"> 1. Unsafe Transportation Act (an act in free / general form or a Damage Act or an act on the form of TORG-2 or TORG-3, etc.) or an act of an internal investigation conducted by the Policyholder on the fact of an occurred event, with a description of the reasons and circumstances under which the alleged event occurred, as well as the persons responsible for the incident. 2. List of damaged/destroyed/stolen/missing property. 3. In case of a traffic accident – a certificate from the competent authorities on the fact of the accident, a protocol and / or resolution or order and similar documents drawn up during the investigation of the accident. 4. In case of fire – a certificate from the fire service, a fire act, a technical report from a test fire laboratory or a fire expert on the cause of the fire, a decree on institution of or refusal to institute a criminal case. 5. In case of an accident in the plumbing, heating, sewerage, fire-fighting systems, flooding from adjacent premises – an act of the managing / operating organization / emergency service and other documents that make it possible to reliably establish the fact and circumstances of the event. 6. Certificates and documents from the competent authorities confirming the fact of natural disasters or other emergency situations.

7. In case of burglary, robbery, robbery with violence, cargo fraud, theft of cargo together with a motor vehicle – a decree on institution of or refusal to institute a criminal case, a decree on recognition of a victim, a notification coupon, a decree on suspension or termination of a criminal case.
8. In case of general average: a protest by master, an extract from the ship's log, an average statement, information letters from the freight forwarder or the ship's operator.
9. Explanatory notes of the persons who discovered the damage and the persons who carried out the transportation.
10. If the insured cargo was damaged during railway transportation: Damage Act, railway waybill with a mark of loss, Statement of loss addressed to the head of the railway station and / or other documents that make it possible to reliably establish the fact and circumstances of the occurred event.
11. In case of a ship or other means of transport being missing: reliable evidence of the time of its departure from the place of departure and its non-arrival at the point of destination within the period established for recognizing the ship or means of transport as missing.
12. During loading and unloading operations in warehouses, at transshipment points: explanatory notes from the persons responsible for the incident, the Internal Investigation Act, documents on the fact of equipment breakdown (if any): Service Act, maintenance documents and other documents allowing reliably establish the fact and circumstances of the event, in case of an accident in the port or on the railway.
13. In case of breakdown of the refrigeration unit: recordings of trouble recorders, maintenance documents, service conclusions on the fact of breakdown of the refrigeration unit, etc.

Documents confirming the proprietary interest of the Claimant (Beneficiary) in the insured cargo:

1. Contract of sale/delivery, contract, the supplier's invoice indicating the terms of cargo delivery and the moment of transfer of the risk of loss of or damage to the cargo, payment documents, a copy of the purchase order, packing list, specification, price list, declaration for products.
2. Delivery note and a certificate certified by the accountant of the enterprise confirming that the insured cargo is on the balance sheet of the Claimant (Beneficiary) (if the loss occurred during the transportation of cargoes between the structural divisions of the Claimant (Beneficiary); a release note for internal handling of tangible asset.

Documents confirming the insured value of the property:

1. Supplier's invoice, consignment note and/or invoice or contract for the supply of cargo (if such a contract specifies the value of the cargo), certificate of the book value of the insured cargo, expert opinion, minutes of the meeting of the expert funds purchasing commission, customs documents and / or other documents that allow to reliably establish the actual value of the cargo.
2. If the insured value of the cargo includes the costs of transportation, customs clearance, etc., the Claimant (Beneficiary) must provide the Insurer with copies of documents (appropriate contracts, applications, invoices, acceptance certificates for work performed, payment orders) confirming the costs incurred.

Documents confirming the amount of loss:

1. Technical opinion of a specialized organization, manufacturer and / or opinion of an independent expert organization on the condition of the damaged / destroyed property, suitability for use and the possibility of its restoration.
2. Report of an independent expert organization on the condition of the damaged cargo and the extent of damage caused to it by the incident, photos of the damaged cargo.

	<p>3. In case of cargo loss (actual and constructive):</p> <ul style="list-style-type: none"> a) Act of damage, breakage, scrap, an act of decommissioning, an act of disposal of the lost cargo; b) documents confirming the cost of salvage materials (if any); c) Act of weighing. <p>4. If the cargo is damaged:</p> <ul style="list-style-type: none"> a) calculation / invoice of the manufacturer and / or a specialized organization for the refurbishment; a conclusion of an independent expert organization with the calculation of the extent of damage; b) in case of maintainability: contracts with organizations for carrying out repair and restoration work, defective statements, cost estimates, documents confirming the cost of work performed and expenses incurred, documents confirming the cost of purchased materials / equipment, acceptance certificates for work performed, documents on payment; c) documents confirming the cost of restoring the marketable condition, reducing the cost of damaged goods and / or the cost of selling with a markdown, etc. <p>5. For expenses for the cargo salvage and reduction of damage: documents confirming the extent and expediency of the expenses incurred.</p> <p>6. Documents that ensure the right to claim against a party responsible for the damage caused:</p> <ul style="list-style-type: none"> a) claim to the person or organization responsible for the loss, with a demand to compensate for the damage caused as a result of the declared event, with a note of receipt or notification of delivery of the specified claim, a response to the claim. The claim must be filed before the expiration of the term established by the relevant codes, conventions and applicable laws in force; b) response to the claim, if any. <p>Other documents that may be necessary to establish the fact of the occurrence of an insured event, exercise the right of subrogation and/or establish the causes and extent of damage:</p> <ul style="list-style-type: none"> 1. Contract for the provision of warehousing or other logistics services for the cargo storage and handling. 2. Quality certificate. 3. Act of issuing goods from the warehouse / the vehicle loading act. 4. Information letters from port services. 5. Report of the site inspection. 6. Act of acceptance (issuance) of containers / wagons with cargoes, a container / wagon acceptance receipt. 7. Act of customs inspection/search, the customs supervision act. 8. Standard qualities and specifications set by the manufacturer. 9. Buyer's letter of cargo non-receipt.
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