

## **CLAIM PROCEDURE & IMPORTANT CLAUSE HULL & MACHINERY, PROTECTION & INDEMNITY INSURANCE**

### **1. Notice of Loss/Damage**

Notwithstanding the terms and condition of the policy, it is noted and agreed that in the event of any loss or damage which may give rise to a claim under the policy, the Notice of Loss or Damage shall be made available to the underwriter within 14 (fourteen) days since the date of loss and provide a full description as to how, when and where the incident took place.

For necessary survey arrangement purpose, please make available the information regarding the name and contact numbers of the person-in-charge.

### **2. Damage Repairs**

A written repair estimate must be obtained from a competent Ship repairer for our Surveyor's prior approval and no repairs should be commenced until our Surveyor has been given the opportunity to survey the loss or damage sustained by your vessel.

### **3. Collision Claim**

In the event of a claim due to collision, you should not negotiate, pay, settle, admit or repudiate any claim to a third party without our prior written consent. Any claim demand note, writ or lawsuit received from a third party which holding you responsible for the damage caused by your vessel should be sent to us immediately and we will then review and advise you as to what next actions to be taken.

### **4. Documentation of Claims**

Documents required in support of your claim are:

a. For Partial Loss:

- Master's Incident Statement.
- Statement of Claim supported by the relevant Repairing Invoices.
- Payment Receipts.
- Vessel's Valid ISM Compliant documents and Certificates.
- Vessel's valid Class Maintained Certificate.
- Any other relevant supporting claim documents.

b. For Total Loss (including CTL):

- Original Policy.
- Total Loss Certificate issued by an Average Adjuster.
- Vessel's Valid ISM Compliant documents and Certificates.
- Vessel's valid Class Maintained Certificate.
- Any other relevant supporting claim documents.

c. For Any Other Losses:

Please provide us with all relevant claim documents available to you in support of such claim.

We reserve our rights to request further documentation and conduct surveys and/or investigations if we deem necessary and related to the claim.