

## Instructions in case of claim

These instructions are very important. Failure to comply with invalidate claim against the Insurers.

In the event of loss or damage, the observation of the following instructions are INDISPENSABLE.

1. Make the necessary reserves on the delivery document against the responsible carrier.
2. Notify AT ONCE to the Navigation Company or the Railway or any other Carrier the usual protest by registrated letter holding them liable for the damage or the loss.  
Require them at the same time to assess contradictorily the amount of the damage or to attend the hereunder mentioned survey.
3. BEFORE TAKING DELIVERY have the damage or loss surveyed by the underwriter's agent whose name is mentioned in the policy.  
The observance of this rule is essential.
4. When delivery is made by container, ensure that the container and its seals or locks are examined immediately by your responsible official. If the container is delivered damaged or with seals or locks broken or missing or with seals or locks other than as stated in the shipping documents clause the delivey receipt accordingly and retain all defective or irregular seals and locks for subsequent identification.
5. In the event of theft, the survey report must state whether the package showed external traces of having been broken or tampered with.
6. A general average agreement should be signed only under reserve of all rights and with option to appeal. The Underwritther's Agent should always be consulted before filling up the form of agreement.
7. In order to facilitate and to hasten the settlement, Insured or Consignees are requested urgently to send to CALLANT VERZEKERINGEN N.V., Uitbreidingsstraat 184 – 2600 BERCHM (Belgium), and for claims payable at destination, to Underwriter's Settling Agent named in the policy, a complete file consisting of the following documents :
  - original insurance policy and riders if any;
  - original survey report;
  - original invoices;
  - original Bill of Lading and/or other original carriage documents;
  - copy of the protest sent to the Carrier holding him liable for the loss and Carrier's original reply;
  - any other documents concerning the claims such as weight notes before shipment and after arrival, specification, etc.
8. In any case and irrespective of the production of the complete claim file as mentioned above, the existence of any damage of claim must be DULY NOTIFIED to Underwriters at least within THREE MONTHS of the expiry of the risks.

No liability attaching under this policy or certificate, unless this notification has been duly given within the stipulated notice.

Disputes arising between Underwriters and Assured regarding the execution of the present policy will be settled by three arbitrators, the first two to be appointed by each of the parties concerned, the third to be appointed by the two so nominated before being apprised of the facts.

In case of disagreement, the third arbitrator will be appointed by the Tribunal of Commerce. The parties concerned reserve themselves the right of appeal.