



**GEEST LINE**

## GUIDE TO INSURANCE & CLAIMS

At Geest Line we pride ourselves on the service that we provide to our customers. Occasionally, that service can fall below expectations. We do our utmost to minimise inconvenience for our customers. The best way of protecting your cargo is to obtain insurance cover. Geest Line can provide you with a quote. Ask our Team when making a booking. Alternatively, most insurance companies will provide a suitable cover.

The benefits of Insurance;

Easy to organise,

Cover is usually on the basis of cost of goods + 10% as opposed to a limited recovery.

Full cover in the event of a major incident

Quick settlement

Protection against the costs of General Average

Without insurance you may not recover all your costs or you may be exposed to additional costs.

### CARGO CLAIMS PROCESS

This guide is to help avoid misunderstandings and make the process of making a claim as efficient as possible. If insurance is taken on a consignment then the claim must go through Insurers.

In the event of a cargo claim you should take the following steps.

- Notify your Insurers
  - Notify Geest Line
  - Mitigate any loss
  - Submit a fully quantified claim
- Any claim needs to be notified as soon as possible, with as much detail as possible.
  - Geest Line require notification in writing with all details. A form can be found on the Geest Line website.
  - Insurers or Geest Line may appoint surveyors. Opportunity must be given for this to happen. Any additional expenses need to be kept to a minimum as they may not be covered. As a matter of law you must do your best to minimise losses. This may include selling goods at a lower price or protecting unaffected cargo from the damage.
  - Your claim, whether to Insurers or Geest Line should contain as much detail as possible and show all costs with evidence such as receipts / photos.