

SHIPPERS INTEREST RESOURCE GUIDE

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Shippers Interest Policy Quick Reference Guide

Quick Reference Guide (see link at bottom for full policy)	
Deductible	\$500 per shipment unless otherwise specifically noted
Excluded Property (see policy for complete list)	
Fresh or frozen foods, perishables and other temperature controlled goods; pharmaceutical drugs; live animals; flowers; plants; cigarettes; fine arts; cotton; eggs; cash in transit; specie; securities and other negotiable papers; bulk products; jewelry and precious stones and metals.	
Major Exclusions (see policy for complete list)	
Loss, damage or expense caused by insufficiency or unsuitability of packing or preparation of the covered property to withstand the ordinary incidents of the transit; ordinary leakage, ordinary loss in weight or volume, ordinary wear and tear of the covered property; willful misconduct of Assured; rust, oxidation or discoloration on unpacked and/or unprotected cargo; loss of market or loss, damage, expense or deterioration arising from delay; inherent vice or nature of the covered property; loss, damage or expense caused by electrical, electronic and/or mechanical derangement unless result of an insured peril; change in temperature or humidity unless caused by sudden or accidental breakdown of refrigeration or heating units; war.	
Concealed Damage	
It is understood and agreed that any loss or damage found and reported upon opening of original shipping packages at the final destination, but not exceeding five (5) business days after delivery to the final destination as provided elsewhere in this Policy, shall be adjusted and paid by the Company in the same manner as though the original shipping package had been opened immediately upon their arrival, provided such losses would have been otherwise recoverable under the terms of this Policy. Nevertheless any containers, cases, and/or packages showing visible signs of external damage are to be opened and examined immediately upon arrival and any such losses shall be reported in accordance with the claims procedures included in the Policy.	
Limits of Liability	
\$100,000	Any one land or air conveyance in the U.S. and/or Canada per any one account of the Named Insured; except in the following cases;
\$50,000	Any one account of the Assured for shipments of household goods & personal effects;
\$25,000	Any one shipment consisting of mobile/cellular telephones; laptop and tablet computers and computer memory modules, card and sticks; computer and/or electronic components assembled on racks.
Valuation	
Covered Property and/or Merchandise (under invoice):	Valued at amount of invoice, including all charges therein, plus any prepaid and/or advanced and/or guaranteed freight, if any, or at amounts declared and agreed by Underwriters prior to shipment.
Covered Property and/or Merchandise (not under invoice):	Valued and insured for the Fair Market Value or Actual Cash Value (replacement cost less depreciation) at place of shipment or arrival. It is further agreed that irrespective of the value insured, claims for repairs shall be payable for the fair market costs of such repairs but in no event for more than the insured value.
Coinsurance	Underwriters will not pay the full amount of any loss if the actual value of Covered Property at the time of loss is greater than the reported value for those covered properties. Instead, underwriters will pay only the percentage of loss as the reported value bears to the actual value of covered property insured according to the valuation clause, less any applicable deductible.
Covered Property	
New Approved General Merchandise	"All Risks" from physical loss or damage from any external cause during transit unless excluded.
Used Covered Property/Resold	"All Risks" from physical loss or damage from any external cause during transit unless

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Covered Property	excluded.
	(1) excluding rust, oxidation, and discoloration; (2) It is warranted that the shipper or their representative shall perform a pre-shipment condition survey with photographs (see Used Goods Condition Report). Should the assured fail to conduct the required survey, coverage shall further absolutely exclude marring, chipping, scratching, and denting.
Household Goods & Personal Effects	“All Risks” from physical loss or damage from any external cause during transit unless excluded.
	(1) Any single antique or piece of artwork shall not exceed \$5,000 in insured value.
	(2) A valued itemized inventory must be available to Underwriters prior to shipment. (3) Owner packed excluding losses due to marring, denting, chipping, scratching, shortages and/or missing covered property.
Computer and/or Electronic Components assembled on Racks	“All Risks” from physical loss or damage from any external cause during transit unless excluded.
	(1) Each claim subject to a deductible of 10% of the insured value (minimum 5,000usd)

This quick reference guide is not a summary or definitive outline of your policy. Coverage is ALWAYS subject to the actual terms and conditions of your policy. For a copy of the complete policy please [click here](#).

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Used Goods Condition Report

(Not for Trucks, Trailers, Construction or Material Handling Equipment)

The purpose of this inspection is to document any pre-existing damage which may be present so that in the event of a claim, damage occurring in transit can be easily identified. If this pre-shipment inspection is not conducted, the policy automatically excludes any claims for cosmetic types of damage, including scratching, marring, chipping, denting and the cost of repainting. A pre shipment inspection is NOT a survey. It does not need to be completed by a licensed surveyor, expert or other independent third party. The inspection can be completed by the shipper or any of their staff and is intended simply to document the condition of the covered property at the time to shipment. Photographs must be available to provide a comprehensive image of the covered property shipped.

Applicant's Name _____
Equipment Description: _____
Manufacturer: _____
Year: _____ **Serial Number:** _____
Primary Function: _____
Model: _____
Hours / Impressions / Usage: _____

Date of Last Maintenance: _____

List of Accessories (w/model & serial #'s): _____

Overall Condition: _____

Describe refurbishing work if any: _____

Photos Attached? Yes No

Print Name, Title, Company Name

Phone Number

Signature

Date

Packaging Guide

Policy Exclusions

“All Risk” (ICC-A) shipper’s interest cargo insurance is referred to as a “named exclusion” type of coverage: all risks of physical loss or damage are insured against except for those resulting from the standard exclusions named in the policy (see policy for complete list). The most common reason for claim denial is based on the “improper packing” exclusion. It is the shipper’s responsibility to guarantee that cargo is properly packaged to withstand the rigors of the intended transit. These rigors may include, but are not limited to:

- Punctures & Abrasion: Occurs when the package shifts or comes into contact with other packages or material handling equipment during transportation.
- Compression: Occurs when external forces are applied to the sides, faces or corners of a package. Stacking, shock, vibration, acceleration, deceleration and handling all generate compression forces which may result in damage.
- Environmental Exposures: Humidity, precipitation, temperature, transferrable odors and stains can all damage improperly packaged cargo.

Claims of cargo damage caused by improper packing will be declined by both the shipper’s interest cargo insurer (if purchased) and by the carrier’s cargo liability insurer.

Proper versus Improper Packaging

Shipments must be properly packed to ensure damage-free transportation with ordinary care in handling; however, it is very difficult to pro-actively define proper packaging for every shipment due to the variety of commodities and modes of transport. The proper packaging of covered property for transportation requires a good understanding of the product and distribution environment. Packaging methods which may be appropriate in one situation may not be acceptable for another. If a shipper does not possess the necessary expertise in this area, it is strongly recommended that they consult with an expert to design an appropriate packaging plan. The determination of proper versus improper packaging in a claim environment is often made by independent third party surveyors who review the details of the loss and provide a professional opinion to the insurer. Cargo owners are also welcome to engage a surveyor to provide an opinion or refute a declination on their behalf.

Observance of the packaging best practices in this guide **WILL NOT** guarantee the successful conclusion of any claim; however, they may help to prevent avoidable losses and provide a much stronger foundation upon which a successful claim may be constructed.



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Best Practices

While it is not practical for an insurer to pro-actively define proper packing for every unique shipment, there are several basic concepts which may assist when preparing a shipment:

1. At a minimum, every package should consist of
 - a. Outer packaging: Crate, corrugated box, pallet, etc.
 - b. Inner packaging: Foam inserts, bubble wrap, loose fill, corner boards, etc.
 - c. Proper sealing method: Packing tape, bands, straps, etc.
2. All packages should be labeled with common handling instructions and internationally accepted symbols
 - a. i.e. This End Up, Center of Gravity, Lift Here, Fragile, Do Not Stack, etc.
 - b. Markings should be highly visible and appear on all sides of the packaging
 - c. Include special instructions regarding securing the cargo in the conveyance (if applicable)
3. Shipments should be palletized when possible
 - a. 4 way entry pallets are preferred to maximize access
 - b. Standard wood or plastic pallets should be utilized
 - c. Spacing between deckboards should be narrow to prevent forklift damage from below
 - d. Stretchwrap is critical for unitizing loads and may provide some protection from environmental exposures; however, it provides little protection from punctures & abrasion and no protection from compression. While an important component of many packaging plans, it should be utilized in conjunction with other packaging materials
 - e. When shipping oddly shaped pieces on a pallet, they must be properly blocked/braced/banded/secured to prevent shifting. If the piece includes casters, they should be removed. If permanently fixed, they should be locked & blocked and the pallet should have a solid deck to prevent the casters from falling through and being damaged by a forklift
4. Solid wooden crates are an excellent outer packing choice when shipping LTL freight
 - a. Plywood and dimensional lumber should be utilized. Avoid particle, fiber or strand board
 - b. Corners & Diagonal Braces must be properly constructed
 - c. Crate may be integrated with fork pockets or affixed to pallet (s)
 - d. Interior packing should be utilized to avoid shifting & abrasion inside the crate

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5. Corrugated boxes/cartons can be effective outer packaging
 - a. Always use new boxes because strength decreases over time as a result of environmental factors
 - b. Avoid overhang of the edges of the cartons around the perimeter of the pallet and spaces between deckboards
 - c. Stack boxes in perfect columns for maximum strength. Do not interlock or misalign the columns
 - d. Stretch wrap the cartons on top of the pallet to unitize
6. When shipping used covered property, follow the Original Equipment Manufacturer's recommended guideline for shipping in an LTL environment
7. Stress points should be identified and eliminated to avoid fractures resulting from compression factors. If they cannot be eliminated, additional support must be added to mitigate external forces

All claims are unique and fact dependent. Incorporation of the above referenced best practices will not guarantee a favorable outcome in any specific claim situation. These suggestions are intended only to assist shippers in proactively avoiding losses and presenting claims in the most favorable environment.

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Claim Filing Instructions

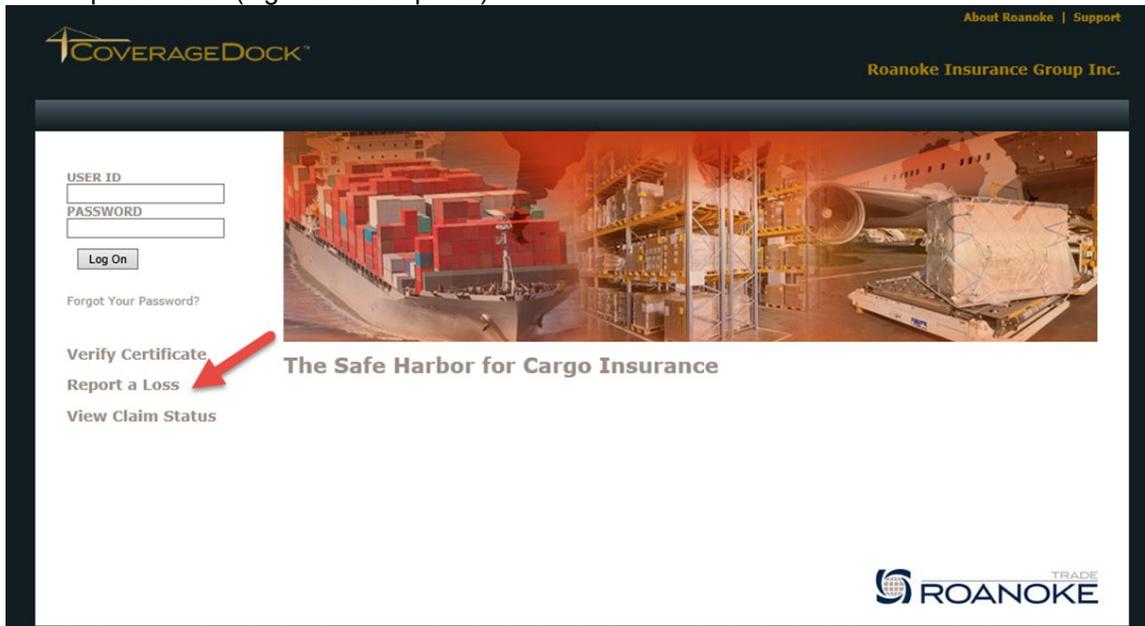
“All Risk” Cargo insurance provides coverage for your goods in the event of loss or damage during transit. Transit risks can include incidents that involve: rough handling, collision, overturn, theft or non-delivery and natural disasters, just to name a few. In addition, cargo insurance covers freight value PLUS freight costs.

What should I do in the event of a loss?

1. Document the damage on the carrier’s delivery receipt
2. Preserve all packaging along with the damaged goods
3. Take photos of the damaged freight
4. Claims must be filed within 7 days of delivery to the final destination except:
 - o Concealed claims (damage not noted at delivery) must be filed within 5 days of delivery to the final destination

How Do I File A Claim?

1. Go to: <https://www.coveragedock.com/>
2. Click on ‘Report a Loss’ (login is **not** required)



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3. Complete form and enter the Load Number in the Reference field

FIRST NOTICE OF LOSS
PERSON REPORTING THIS LOSS

CONTACT COMPANY
CONTACT NAME
ADDRESS
COUNTRY -- Please select a country --
STATE
CITY
POSTAL CODE / ZIP
PHONE
FAX
EMAIL

SAME AS PERSON REPORTING THIS LOSS

CONTACT COMPANY
CONTACT NAME
ADDRESS
COUNTRY -- Please select a country --
STATE
CITY
POSTAL CODE / ZIP
PHONE
FAX
EMAIL
REFERENCE

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4. Enter MWE312791 as the Policy Number and 'CH Robinson' as Policy Holder

FIRST NOTICE OF LOSS
POLICY INFORMATION

POLICY NUMBER
POLICY HOLDER
CERTIFICATE NUMBER
SECURITY NUMBER

LOSS INFORMATION

DATE OF LOSS
ESTIMATED LOSS
DESCRIPTION OF LOSS

Afghanistan Afghanis

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5. Finish all steps and click on Submit button
6. The option to attach files is available after clicking on the 'Submit Loss' button. Claim documents required for processing are as follows:
 - Claim Statement (an itemization of loss /damage claimed)
 - Photos of the damaged shipment including packaging
 - Copy of the Bill of Lading or Delivery Receipt you receive from the service provider noting all damages
7. Additional documents that could be requested
 - Photos of the item(s) from before the shipment is picked up (when warranted)
 - For household goods shipments only, an inventory of all items in the shipment along with the value of the items
 - For used commodities shipments only, a copy of the pre-shipment used condition survey
 - Repair estimate (when applicable)
 - Appraisal of the item prior to shipment (if available)

On all future correspondence please note the "System Claim Number" & "Claim Security Number".

Questions? Need Help?

Email us at: NASTShippersInterest@chrobinson.com

For any issues surrounding filing a claim please direct those questions to Roanoke
at **1-800-ROANOKE**