

LOSS DEMONSTRATION PROCEDURES

FOR HORTICULTURAL PRODUCE CLAIMS

1. For a claim to be recoverable under the terms and conditions of your insurance, the claimed loss must:
 - 1.1 be reported to insurers claim survey representative defined in the Insurance Certificate, within five (5) working days after completion of discharge from the importing vessel.
 - 1.2 be documented by the surveyor, and
 - 1.3 exceed the policy deductible.
 - 1.4 Survey reports issued by any other surveyor will not be accepted
2.
 - 2.1 If the produce has been imported into Australia or where there has been a difficulty contacting nominated overseas claim survey representative, or if there is any delay on the part of the surveyor attending immediate notice must be given to Australian Risk Applications Tel + 61 (0) 3 9372 7033 email claire@austrisk.com
3. Losses occurring or reported after:
 - 3.1 five (5) working days after completion of discharge from the importing vessel, or
 - 3.2 the produce having passed the importing country's government inspection,

Are not recoverable under your insurance

4. LOSS DEMONSTRATION PROCEDURES

- 4.1 Following delivery and/or devanning container
 - 4.1.1 immediately inspect the produce, and if there is damage that may be covered by this insurance.
 - 4.1.1.1 immediately notify the insurers claim survey representative defined in the Insurance Certificate.
 - 4.1.1.2 ensure the total consignment is made available to insurers claim survey representative.
 - 4.1.1.3 immediately (no later than three (3) day after delivery submit a pro-forma claim in writing on the vessel's agents
 - 4.1.2 If (after consultation with the surveyor) a Joint Survey with the vessel is deemed necessary, immediately request such Joint Survey.
 - 4.1.3 If repacking is required the surveyor must authorise any repacking and the repacking exercise must be finalised in seven (7) days from the date of authorisation.
- 4.2 If the produce cannot be repacked to the original standard, but still has some sale value
 - 4.2.1 identify that produce to the surveyor, and agree (with him/her its sale at the best possible price.
- 4.3 If, after the repacking exercise, any produce needs to be dumped
 - 4.3.1 advise the surveyor (so he/she can document the quantity, etc.) prior to dumping.

- 4.4 As all losses and costs must be documented by the surveyor and a report issued, please supply originals (or legible copies) of the following documents to the surveyor :
- 4.4.1 Insurance Certificate (if applicable)
 - 4.4.2 Packing List(s)
 - 4.4.3 Copy of Bill(s) of Lading
 - 4.4.4 Copy of Commercial Invoice
 - 4.4.5 Temperature data logger and/or data
 - 4.4.6 Phytosanitary Certificate (if applicable)
 - 4.4.7 Dumping Certificate/Receipt
 - 4.4.8 Copy of letter of demand, pro-forma claim, or valued claim on the vessel's agents
 - 4.4.9 sales account detailing sales and any applicable deductions
 - 4.4.10 Receipts for any additional costs claimed
 - 4.4.11 Copy of shipping instructions submitted to the vessel prior to shipment
 - 4.4.12 Export Receival Advice

NOTE

- Depreciation in value of any produce repacked to the original standard cannot be claimed. Cover is limited to the cost to repack only.
- The costs of repacking are limited to the lesser of the actual incurred costs, or the equivalent of AUD2.00 per carton/bag.
- The cost to repack the produce to a standard less than what was originally shipped at will only be paid if the loss (excluding repacking costs) exceeds the policy deductible and the surveyor specifically authorises such repacking to the lesser standard.
- The depreciation on produce which is repacked to a standard less than what it was originally shipped at will be calculated by reference to the "Basis of Valuation" contained in the policy conditions.

**If a buyer/consignee fails to comply with the above Loss
Demonstration procedures, insurers reserve the right to deny liability.**