

Procedure for Claims

1. Please always proceed as if you were not insured. Minimise the loss which has occurred as far as possible and take steps to prevent further damage.
2. Please report every loss to us immediately and make sure you let us know how we can always contact you.
3. Never admit liability for damage for which you are being held accountable or you will risk losing your insurance cover.
4. In the event of a third-party liability claim you must obtain a written admission of liability from the person responsible.
5. Before repair work starts, the insurer must be given the opportunity to inspect the damage, where appropriate with the involvement of a surveyor, and the insurer's consent obtained before a shipyard is selected to perform the repairs.
6. Documents which should be provided to ensure fast and straightforward claims handling:
 - a signed claim form that is complete in all details, including a description of how the accident came about, the possible causes and resulting damage
 - a sketch of the accident
 - clear photographs that serve as evidence of the loss
 - cost estimates for parts in need of repair or replacement
 - proof of value and/or sales receipts for damaged items
 - names and addresses of the parties involved and any witnesses
 - list of costs incl. all evidence for settlement
7. In the case of theft, burglary, damage caused by fire, vandalism, robbery, explosion, piracy, embezzlement and fraudulent misappropriation, additionally:
 - report of the offence to the nearest police station responsible
 - address of the police station which recorded the offence
 - police report incl. a list of the damaged and/or stolen items
 - file reference or daybook number of report
8. In the event of damage while in the safekeeping of a transport company, additionally:
 - contract of carriage, original copy of bill of lading, shipping note etc.
 - confirmation of the damage which occurred during carriage from the transport company (ascertainment of loss)
 - written admission of liability for the damage occurred from the transport company
9. In the event of damage caused by a collision, additionally:
 - names and addresses of the other party involved in the accident and any witnesses
 - sketch of accident and description of accident, which should also be signed by the other party and any witnesses
 - police involvement if question of guilt is not clear
 - written confirmation of liability on the part of the other party involved
10. Please also take into account the "Obligations of Policyholder with a Claim and Ascertainment of Loss" according to the terms and conditions forming the basis of the policy.