

# Legal Liability Claims Guide

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**If a claim is made against you OR if you know of any possible claim situation for which you may be held responsible, immediately notify [insuranceclaims@roanokegroup.com](mailto:insuranceclaims@roanokegroup.com). However, below is a guide of steps that need to be taken once you've been made aware of a loss:**

Advise the cargo owner to present their claim to their own first party cargo insurer in order to secure the broadest form of coverage since your liability may be limited.

## Bill of Lading Claim

File formal claims against all liable parties.

Retain all copies of the ocean, air and/or inland bills of lading (front and reverse sides), delivery receipts, pictures, survey report, freight invoice, customs entries and other documentation on the shipment. Submit all pertinent information to Roanoke Claims and/or the insurance company for review.

## Warehouse Claim

Submit copies of the front and reverse sides of your warehouse receipts, front and reverse sides of your invoices for services rendered, commercial invoices to show the value of cargo, pictures of damages, location of cargo in the event an inspection is needed. Submit all pertinent information to Roanoke Claims Services and/or the insurance company for review.

**For questions/comments: 1-800-ROANOKE**

**Underwriters at Lloyds c/o**

**Roanoke Claims Services**

**Attn: Marine Claims**

**1475 East Woodfield Road, Suite 500**

**Schaumburg, IL 60173**