

Claims FAQ

How long will it take to get my claim paid?

The average time to adjust the typical cargo claim and have a check in your hands is 30 to 90 days. The most time consuming steps in the process are the completion of the surveyor's report (if assigned) and the gathering of documents to support the loss. Surveyors can sometimes be delayed in completing their reports if they are experiencing backlogs in work and/or if the claimant is not able to provide them with the required information in a timely manner.

What may delay a claim or result in not getting paid in full?

All cargo insurance companies have four basic requirements before they will pay your claim. Failure to satisfactorily address any one of the following four items is likely to result in long delays or result in not getting paid.

1. Evidence that there was loss or damage to the goods. Do not discard damaged goods, packaging and/or container seals until a surveyor has had a chance to investigate the loss or you've received confirmation from Roanoke Claims Services that it is suitable to do so.
2. Availability of documents to support the loss, including the amount being claimed.
3. Evidence to support that the loss did indeed occur during the course of transit. Failure to provide delivery and/or dock receipts with exceptions noted or other proof like weight variances may result in the insurance company questioning whether or not the loss occurred while in transit or under the scope of the coverage.
4. Proof that you have reserved the insurance company's right to recover from the carrier(s) in a timely manner. Please be certain to send letters to all carriers holding them responsible for loss.

Who is responsible for paying the surveyor's fees?

In most cases, the insurance company will pay surveyors directly for their services. However, in situations when a surveyor requires up-front payment to investigate a valid claim, the fees should be paid by the claimant and submitted as part of their claim. Regardless whether coverage is available for the loss itself, Underwriters will absolutely reimburse the claimant for survey expenses.

Why am I responsible for filing a formal notice of claim against the carrier(s)?

You must put the carrier on notice in writing to protect the insurance company's subrogation rights (pursuant to policy terms and conditions). This provides for the best recovery potential when pursuing the at-fault carrier(s) for claim and deductible reimbursement.

How to file a formal notice of claim against the carrier

A sample *Claim Against Carrier form* can be found on our website.

- If more than one carrier is involved, a claim must be filed against each.
- Your claim letter should be faxed to the carrier on your business letterhead, with a hard copy to follow by mail.
- A date, carrier name and their address must be shown on the letter.
- If claim amount is unknown, claim the full insured value.

There are statutes of limitation to notify the carrier of loss, damage or non-delivery. Refer to the following table for time limitations. Always refer to a carrier's Bill of Lading, tariff or other Terms and Conditions for specific limits of liability.

Typical Time Limitations for Filing a Claim Against the Carrier	
Ocean	3 days from date of delivery. Must be written notice that raises presumption of carrier responsibility.
International Air	7 days from time of delivery, for visible damage.* 14 days from time of delivery, for concealed/hidden damage.* 120 days from the date goods should have been delivered for non-delivery. *Time limits for countries of destination that have accepted Montreal Protocol 4: 14 days and 21 days respectively.
Interstate Rail and Truck Carriers	9 months from the date of delivery. 5 days from the delivery date, for concealed/hidden damages. It must be a formal written claim and must include a demand for payment of a specific amount.
Local Truck and Air Carriers	Time frames for reporting these claims are dictated by State Law and therefore may vary.

Contact your Roanoke Claims Representative at 844-283-8350 or via email at insuranceclaims@roanokegroup.com for questions or assistance on filing a formal notice of claim against the carrier(s).