



# Client User Guide - Claims

March 2014 Edition



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# Welcome to CoverageDock™

Roanoke's online cargo insurance management system allows you to report and monitor your claims, issue Certificates, and report shipment and storage declarations. The website provides query capabilities, a variety of reports, and customized settings enabling a higher level of service and a fast turnaround of communication.

As for management capabilities, CoverageDock™ can help you and Roanoke Trade analyze your insured shipment patterns and get a clear picture on shipment or claim ratios for specific commodities or locations. It may ultimately assist you in meeting broader loss control objectives by identifying areas in the shipment process that may be causing claims.

- Issue and rate Certificates instantaneously – no additional reporting needed!
- File shipment and storage declarations online
- Report first notice of loss online 24/7
- Check up-to-the-minute status of pending claims
- Communicate electronically with all the parties involved in the claim settlement process
- Attach and share documents, photos, and other images
- Generate reports on-screen and export them to Microsoft® Excel formats
- Work in a secure environment

This manual provides detailed instructions on how to use the features of CoverageDock™.

## Using This Manual

Throughout this document various fonts and font effects are used to indicate the meaning of certain terms.

- All words found in **SMALL CAPS** address specific screens or pages in the system.
- All words found in *Italics* address specific fields or field options on a particular page.

Pay particular attention to the text boxes found in the left-hand margin of each page as they designate general system notes, tips, and important issues that can help you better use CoverageDock™.

## Technical Support

For CoverageDock™ technical support and account setup contact:

Phone: **1-800-ROANOKE** (762-6653), M-F, 7am-5pm CT  
**1-800-421-9324**, M-F, 5pm-7pm CT

After-hours: **1-630-337-2507**

Email: [coveragedock@roanoketrade.com](mailto:coveragedock@roanoketrade.com)

## System Setup

In order for CoverageDock™ to operate properly, please disable pop-up blockers on your Internet browser.

CoverageDock™ works best with Internet Explorer version 9.

# Report A Claim

From the home screen, click on the *Claims* link. Then click *Report a Loss* to initiate the First Notice of Loss reporting process.

Policy	Shipments	Claims	Storage	Analysis	Billing	Tools	Help	Log Off
		Report a loss	0.3.4 Test Policy (1111) - effective 03/15/2008 to 08/02/2011					
		Claim Query / List						

## First Notice of Loss (Screen 1 of 4)

This section asks you to provide information for both the person reporting the loss and the claimant.

### FIRST NOTICE OF LOSS

PERSON REPORTING THIS LOSS

CONTACT COMPANY	Roanoke Insurance Group Inc (L)**
CONTACT NAME	Mary Walden
ADDRESS	1475 E. Woodfield Road, Suite 500
COUNTRY	U.S.A. ▼
STATE	Illinois #
CITY	Schaumburg
POSTAL CODE / ZIP	60173-5401
PHONE	1-847-969-1420
FAX	847-969-8200
EMAIL	Mary.Walden@roanoketrade.com

### CLAIMANT INFORMATION


<input checked="" type="checkbox"/>	SAME AS PERSON REPORTING THIS LOSS
CONTACT COMPANY	Roanoke Insurance Group Inc (L)** #
CONTACT NAME	Mary Walden
ADDRESS	1475 E. Woodfield Road, Suite 500
COUNTRY	U.S.A. ▼
STATE	Illinois #
CITY	Schaumburg
POSTAL CODE / ZIP	60173-5401
PHONE	1-847-969-1420
FAX	847-969-8200
EMAIL	Mary.Walden@roanoketrade.com
REFERENCE	

STEP 1 OF 4 Next >>


1. The information in the *Person Reporting This Loss* section will be pre-filled based on your *User ID*.
2. Under the *Claimant Information* section enter the contact information for the claimant or owner of the damaged goods
  - Name
  - Address
  - Country - use the drop-down menu to select
  - State - use the system lookup feature to select a system-validated state City.
  - Contact Name - the name of a contact at the claimant if different from the claimant's name (not required)
  - Phone, Fax and Email
  - Reference - any reference information or numbers applicable to this claimant.
3. When complete, click the *Next* button.

## First Notice of Loss (Screen 2 of 4)


This section asks you to provide policy information and loss information.

FIRST NOTICE OF LOSS POLICY INFORMATION	
POLICY NUMBER	CDTEST0003
POLICY HOLDER	
POLICY NAME	Test Policy* (This policy is used for system testing purpose) 
CERTIFICATE NUMBER	

LOSS INFORMATION	
DATE OF LOSS	02/25/2014  Tuesday, February 25, 2014
ESTIMATED LOSS	35000 U.S. Dollars
DESCRIPTION OF LOSS	machine damage - shifted inside container

STEP 2 OF 4 << Previous    Next >>

1. By default your active policy name and policy number will appear in their respective fields.
2. Enter the policyholder name and certificate number (if applicable) in their respective fields.
3. Enter the date of loss. You may use the date lookup  feature if desired.
4. Entered the estimated loss amount in the *Estimated Loss* field and select the *Currency* (typically U.S. dollars) using the drop-down menu.
5. Provide a brief description of the loss in the *Description of Loss* field.
6. Once all of the information has been completed click the *Next* button.

Click the << *Previous* button at any time to return to a previous page.  
You will not lose any data by moving from page to page.)

## First Notice of Loss (Screen 3 of 4)

This section asks you to enter the voyage information and the current location of the cargo.

FIRST NOTICE OF LOSS VOYAGE INFORMATION		
CONVEYANCE TYPE	<input type="checkbox"/> Storage <input checked="" type="checkbox"/> Vessel	
CARRIER	Maersk	
VESSEL NAME	Maersk Dream	
VOYAGE	1234	
DESCRIPTION OF CARGO	1 milling machine and parts	
BILL OF LADING NUMBER	xxxxxx	
BILL OF LADING DATE	02/04/2014	
ORIGIN	Country: CHINA	State: <input type="text"/> City: Beijing
DESTINATION	Country: U.S.A.	State: California City: San Diego
CURRENT LOCATION OF CARGO		
SAME AS CLAIMANT INFORMATION	<input checked="" type="checkbox"/>	
CONTACT COMPANY	Roanoke Insurance Group Inc (L)**	
CONTACT NAME	Mary Walden	
CONTACT PHONE	1-847-969-1420	
CONTACT FAX	847-969-8200	
CONTACT EMAIL	Mary.Walden@roanoketrade.com	
ARRIVAL DATE	<input type="text"/>	
ADDRESS	1475 E. Woodfield Road, Suite 500	
COUNTRY	U.S.A.	
STATE	Illinois	
CITY	Schaumburg	
POSTAL CODE / ZIP	60173-5401	
MISCELLANEOUS NOTES	<input type="text"/>	

STEP 3 OF 4

<< Previous      Next >>

1. Use the *Conveyance Type* drop-down menu to select from the available conveyance types. Check the *Storage* checkbox if the claim occurred while in storage.
2. Enter the carrier and vessel name. We recommend using the look-up feature for the vessel name.
3. Enter the voyage number if applicable.
4. Enter a brief description of the cargo in the *Description of Cargo* field.
5. Enter the bill of lading number and bill of lading date.
6. Enter the origin of the shipment by using the drop-down menu for *Country*, the lookup feature for *State*, and city in the *City* field.
7. Enter the destination of the shipment as above.
8. Enter the current location of the damaged property. If this is the same as the claimant information previously entered, click the *Same as Claimant Information* checkbox to have the system automatically enter that data.
9. Click the Next button to continue to the next page in the FNOL process.

## First Notice of Loss (Screen 4 of 4)

This section asks you to address any ADDITIONAL INFORMATION. Customized fields may be created for your account and will be listed here.

Click on *Submit* to file the claim.

## Claim Summary Screen

Upon submitting a claim you will be directed to the CLAIM REVIEW screen. The CLAIM REVIEW screen shows all of the information entered in the First Notice of Loss. It also provides a current status of the claim and allows you to attach notes and documents to the claim.

CLAIM REVIEW SCREEN	
<a href="#">New Search</a>	
<b>CLAIM STATUS</b>	
CURRENT STATUS DATE SUBMITTED DATE REPORTED LAST MODIFICATION	Rejected 07/25/2013 3:12:37 PM Thursday, July 25, 2013 07/26/2013
<b>POLICY INFORMATION</b>	
POLICY CERTIFICATE NUMBER	CoverageDock Demo Policy (12RTSDemo) 2012 Renewal (2012) 7753308000194 <a href="#">View Shipment</a>
<b>CLAIM INFORMATION</b>	
SYSTEM CLAIM NUMBER SECURITY ID UNDERWRITER CLAIM NUMBER BROKER CLAIM NUMBER CLAIMANT REFERENCE NUMBER	9974011259 49110276917543712  Test
<b>LOSS REPORTED BY</b>	
CONTACT COMPANY CONTACT NAME ADDRESS CITY STATE COUNTRY POSTAL CODE / ZIP PHONE FAX EMAIL	Roanoke Trade Services, Inc (L)** Angie Hansen 1475 E. Woodfield Road, Suite 500 Schaumburg Illinois U.S.A. 60173-5401 847-969-8282 847-969-8200 angie.hansen@roanoketrade.com
<b>CLAIMANT INFORMATION</b>	
CONTACT COMPANY CONTACT NAME ADDRESS CITY STATE COUNTRY POSTAL CODE / ZIP PHONE FAX EMAIL	Roanoke Trade Services, Inc (L)** Angie Hansen 1475 E. Woodfield Road, Suite 500 Schaumburg Illinois U.S.A. 60173-5401 847-969-8282 847-969-8200 angie.hansen@roanoketrade.com

VOYAGE INFORMATION	
CONVEYANCE TYPE	Vessel
CARRIER	Lomar
VESSEL NAME	Acapulco
VOYAGE	1234
DESCRIPTION OF CARGO	Test
BILL OF LADING NUMBER	
BILL OF LADING DATE	07/25/2013
ORIGIN	Los Angeles, California, U.S.A.
DESTINATION	Beijing, CHINA
LOSS INFORMATION	
DATE OF LOSS	07/25/2013
ESTIMATED LOSS	2,500.00 U.S. Dollars
DESCRIPTION OF LOSS	Test
CURRENT LOCATION OF CARGO	
CONTACT COMPANY	Roanoke Trade Services, Inc (L)**
CONTACT NAME	Angie Hansen
CONTACT PHONE	847-969-8282
CONTACT FAX	847-969-8200
CONTACT EMAIL	angie.hansen@roanoketrade.com
ARRIVAL DATE	
ADDRESS	1475 E. Woodfield Road, Suite 500
CITY	Schaumburg
COUNTRY	U.S.A.
STATE	Illinois
POSTAL CODE / ZIP	60173-5401
MISCELLANEOUS NOTES	
SETTLING AGENT	
NAME	Huatai Surveyors & Adjusters Company (Lloyd's Agent Guangzhou)
ADDRESS	Room 2108, Jun Yuan Mansion, No 155 Tian He East Road
CITY	Guangzhou
COUNTRY	
STATE	
POSTAL CODE / ZIP	510620
CONTACT NAME	Mr Xuan Yong
CONTACT PHONE	+86 20 3881 2306
CONTACT FAX	+86 20 3881 2470
CONTACT EMAIL	agency.gz@huatai-serv.com; controlgroup@huatai-serv.com

## Claim Summary Screen Functions

### Status

You can check the status of a claim at any time. The status of a given claim can be viewed from the CLAIM SUMMARY screen under the *Current Status* field. There are four status designations that a claim can have *FNOL Received*, *Open*, *Closed*, or *Rejected*.

FNOL RECEIVED	A claim has been entered into the system but not yet acknowledged by a Claims Handler.
OPEN	A claim has been acknowledged and is in process.
CLOSED	A claim has been processed and payment made to settle the claim.
REJECTED	The claim has been denied.



## Notes

**CURRENT NOTES**

NOTE	<input type="text"/>
CLIENT CODE	<input type="text"/>
TYPE	Open <input type="button" value="v"/>
OTHER RECIPIENTS (SEPARATE EMAIL ADDRESSES WITH COMMAS )	<input type="checkbox"/> Claimants <input type="checkbox"/> Claim List <input type="button" value="M"/>
	<input type="text"/>

**DOCUMENTS**

DESCRIPTION	SCOPE	LAST UPDATED	CREATED BY	VIEW
Shipment - 7753308000194 1	Open	07/25/2013 3:04:13 PM	Angie Hansen - Roanoke Insurance Group Inc (L)**	<a href="#">RoanokeWatkinsCertificate.pdf (117.00K)</a>

DESCRIPTION	<input type="text"/>
CLIENT CODE	<input type="text"/>
SCOPE	Open <input type="button" value="v"/>
DOCUMENT FILE NAME	<input type="text"/> <input type="button" value="Browse..."/>

You may attach notes to a specific claim at any time. These notes can be stored within the system or sent via email. Additionally, they may be given specific security designations so that the note is kept private (only you can see it) or shared with other parties accessing CoverageDock™.

1. Enter the text message in the *Note* field.
2. Select the scope of who will be able to view this note in the system by using the *Type* dropdown menu. We recommend that Notes be marked as Open to be viewed by anyone with access to the claim.
3. If you would like this note sent to the claimant or people attached to the claim list of this policy check the Claimants and/or *Claim List* checkboxes.
4. If you would like this note sent to anyone outside of the system, enter the email addresses (separated by commas) of those individuals in the *Other Recipients* field.
5. Once the note is complete and the desired options have been selected, click the *Submit* button at the bottom of the CLAIM SUMMARY page to attach and/or send the note.

## Documents

You may attach documents or files to a claim at any time. This allows users with access to your claim to share documents and files within the system. This includes virtually any file that can be found on your computer (i.e.; images, Word, Excel, PowerPoint, and PDF file formats).

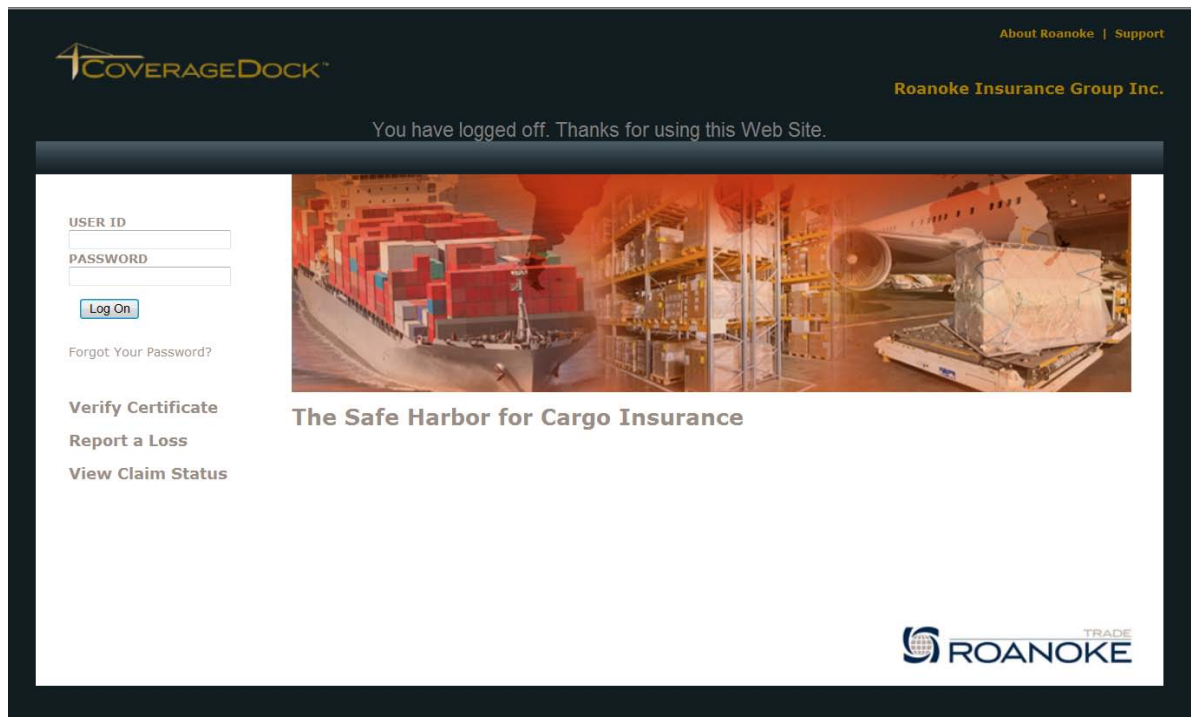
1. Enter a description of the file/document in the *Description* field so other users can properly identify it.

2. Select the scope of who will be able to view this document in the system by using the *Scope* dropdown menu. We recommend that Documents be marked as Open to be viewed by anyone with access to the claim.
3. Click the *Browse* button to search your computer for the file to attach. Highlight the file and click *Open* to select the file.
4. Click the *Submit* button at the bottom of the CLAIM SUMMARY page to attach the file to the claim record.

## Report a Loss without a Valid User ID/Password

This option is available for shippers or consignees who may not have a user ID for CoverageDock™

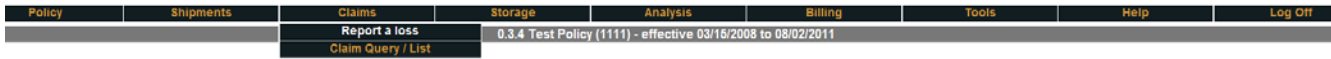
Click on *Report a Loss* in the left-hand margin. Then follow the same steps as described above for reporting a First Notice of Loss.



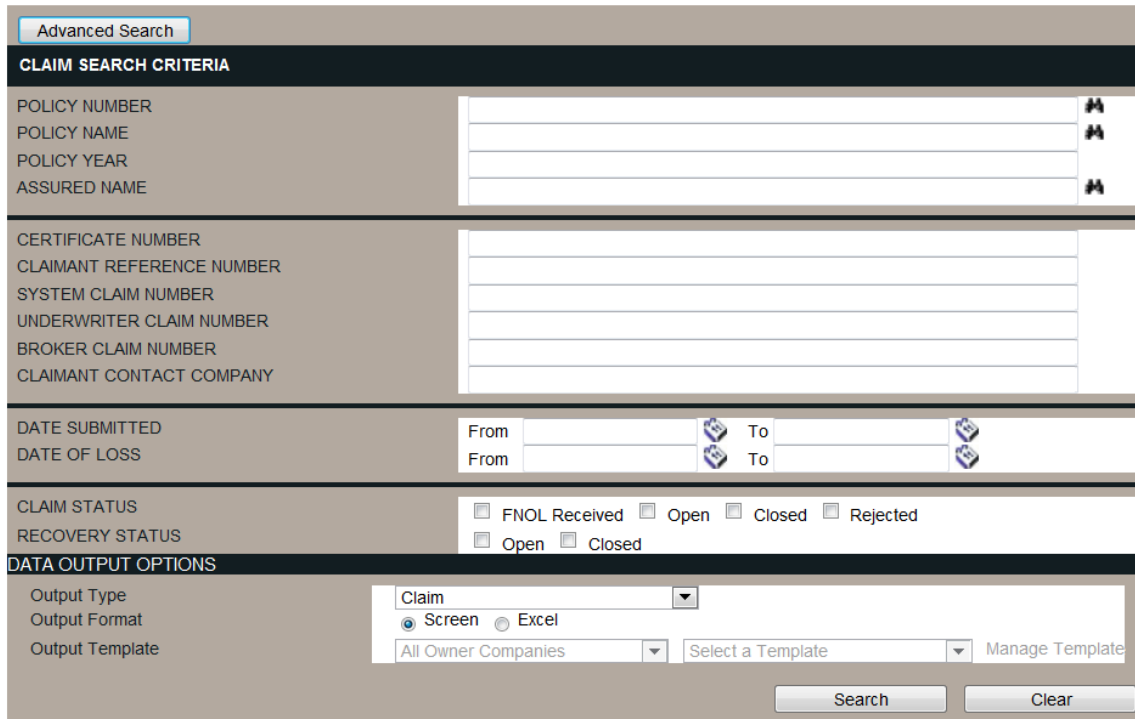
The screenshot shows the CoverageDock website interface. At the top left is the CoverageDock logo. At the top right are links for "About Roanoke" and "Support", and the text "Roanoke Insurance Group Inc.". A message in the center reads "You have logged off. Thanks for using this Web Site." Below this is a large banner image depicting a cargo ship, a warehouse interior, and a cargo plane. The banner text reads "The Safe Harbor for Cargo Insurance". On the left side of the banner, there is a login form with fields for "USER ID" and "PASSWORD", a "Log On" button, and a link for "Forgot Your Password?". Below the login form are three menu items: "Verify Certificate", "Report a Loss", and "View Claim Status". At the bottom right of the banner is the Roanoke Trade logo.

# Searching for Claims/Claim Reports

From the main SYSTEM NAVIGATION, click on the *Claim* link to open Claim Query/List.



Enter any combination of search criteria provided within the fields on the CLAIMS SEARCH screen.



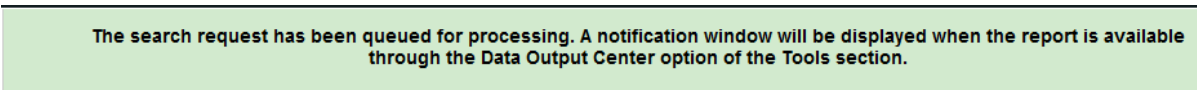
Once the desired criteria have been entered, click the *Search* button to run the query. Leaving this screen blank will produce a result of **all** claims entered into CoverageDock™.

Click the radio button to view on screen. Your results will appear. Click the *Date Submitted* link of the desired claim to open the CLAIM SUMMARY screen.

## Running Custom Reports

You may also run claim reports from this page. Choose Excel as the output format, and use the dropdown menu to select from a list of templates. If you have access to Manage Templates, you can create your own templates.

Click Search, and the report will begin running. You'll get the following message:



When the report is ready, a pop-up will appear on screen. Go to Tools on the navigation bar, and Select Data Output Center to find your report.

## Analysis and Report Tools

CoverageDock™ provides an array of flexible reporting functions in which you may select from a number of combinations of search criteria to generate specific reports. You can run a variety of reports including: Premium-Claim Analysis, Claims Analysis and Shipment Analysis.

You can also create reports when you use the *Search* feature under the CLAIM QUERY screen. Choose to view the results on screen, in Excel or PDF format.

### Generating a System Report

From the main NAVIGATION BAR click on the *Analysis* button to be directed to the ANALYSIS MENU screen.



Click on the report name that you would like to run. Select from the following options: *Premium-Claim Analysis, Claims Analysis, and Shipment Analysis* (see descriptions below).

Select the criteria of the fields provided within the specific report screen.

Select the format in which the report will be generated. Click on the desired radio button under the *Report Format* field to select from *Screen or Excel*. (*The PDF feature has been disabled*).

When all of the fields have been completed click the *Generate Report* button to run the report.

The report may take a minute or so to run. The results will appear on screen, or if you selected Excel, will open in a new window.

### Report Types

PREMIUM-CLAIM ANALYSIS	Shows the number of shipments, the total insured value, the average insured value per shipment, the total premiums paid, the average premium paid per shipment, the total cost of claims, and the premium-claim ratio (in percentage).
CLAIMS ANALYSIS	Shows the number of claims, the gross loss amount, the indemnities paid and reserve, the expenses paid and reserve, the recoveries, and the total cost. Finally, it displays the overall totals for these amounts.
SHIPMENT ANALYSIS	Shows the number of shipments, the total insured value, the total marine premium, the average marine rate and average marine premium paid per shipment, and the total war premium. Finally, it displays the overall totals for these amounts.