

# Desktop Claims Procedure Guide



In the event of a financial loss, you want a trusted partner equipped to expedite your claim and represent your interest. That partner is Roanoke Claims Services, a division of Roanoke Insurance Group Inc. Quality and experience are two by-products of this specialized unit providing you expedited and professional claims management services.

Our service-oriented staff is the perfect solution to aid in resolving your Errors and Omissions (E&O), Transportation Legal Liability, Cargo or Business Insurance claim. The following instructions are provided as guidelines to assist you in the event of a claim.

## Errors & Omissions Claims

If a claim is made against you OR if you know of any possible claim situation for which you may be held responsible, whether actual or potential, immediately notify [karen.rzeszutko@roanokegroup.com](mailto:karen.rzeszutko@roanokegroup.com) for instructions.

### Critical Actions to Avoid

- Never make any payment
- Never assume any obligation
- Never incur any expense
- Never admit liability

These actions should never be taken unless first having consulted with and obtained approval from underwriters or their designated attorneys.

Any payments made, obligations assumed or expenses incurred will not be reimbursed by this policy, unless approval was obtained from underwriters prior to the expenses being incurred. Making payments or accepting liability without the prior approval of underwriters may jeopardize your coverage under this policy.

### Legal Services

Legal Services under this policy are provided only by law firms specifically assigned by underwriters, at their sole discretion. Any legal fees incurred without an underwriter's express prior authorization will not be covered under or reimbursed by this policy.

## Transportation Legal Liability Claims

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 [marineclaims@roanokegroup.com](mailto:marineclaims@roanokegroup.com) for instructions. In addition, the following steps should be taken based on the claim type.

### Shipments You Did Not Insure

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

File formal claims against all liable parties. Retain copies of the following documents:

- The ocean, air and/or inland bills of lading (front and reverse sides)
- Delivery receipts
- Photos
- Survey report
- Freight invoice
- Customs entries
- Other documentation on the shipment

### Warehouse Claim

Submit copies of:

- 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

E&O Claims Contact Options:

✉ [karen.rzeszutko@roanokegroup.com](mailto:karen.rzeszutko@roanokegroup.com)

☎ + 1.800.ROANOKE

📍 **Roanoke Claims Services**  
1475 E. Woodfield Road, Suite 500  
Schaumburg, IL 60173

! **Attention: E&O Claims**



Transportation Legal Liability and Cargo  
Claims Contact Options:

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! **Attention: Marine Claims**

## Cargo Claims

In the event of a claim, notify us immediately in one of the following ways:

- Email [marineclaims@roanokegroup.com](mailto:marineclaims@roanokegroup.com)
- Login to CoverageDock™ to report your claim

In addition, the following steps should be taken:

- Pay close attention to the condition of the exterior packaging
- Make written notations on all shipping receipts if there are any irregularities, even if they are minor
- Verify that the seal numbers on containers match the document numbers, be sure to note when a seal is broken and be aware of the possibility that cargo may have been pilfered
- Preserve all packing, damaged goods, and seals until further advised
- Be specific and take photos if possible

### Minimize the Loss

Protect cargo from any further loss or damage by:

- Separating wet cargo from dry cargo
- Re-packing to prevent further loss or damage
- Moving goods to a secure location

### Contact Surveyor

For overseas claims, contact the surveyor listed on your insurance certificate and follow the instructions provided. If you are unable to locate an approved surveyor, please contact Roanoke Claims Services. Surveyors are not settling agents nor are they affiliated with insurers. They act independently to report facts to insurers and have the responsibility to determine the amount of loss. Often, the surveyor may not be able to collect all the necessary documents required to finalize the claim. Roanoke Claims Services will contact the necessary parties to obtain additional documents in support of the loss.

### Immediately Notify Carrier(s)

Write to all carriers stating that a claim is being filed against them.

### Time Limitation for Placing Carriers on Notice



**Ocean** - As soon as possible (maximum 3 days for concealed damage). Must file & conclude claim within 1 year from date of discharge, or file suit to protect time.



**Air** - Visible Damage: 7 days from time of delivery. Concealed Damage: 14 days from time of delivery. Non-Delivery: 120 days from date goods should have been delivered.



**Truck/Rail** - As required by the trucker's bill of lading, but typically 9 months from the delivery date for interstate truck or rail carriers.

### Documentation

Retain all copies of the Ocean, Air and/or Inland Bills of Lading, Delivery Receipts, Customs entries and other shipment documentation.

The following documents are required with the submission of your cargo claim:

- Proof of Insurance
- Commercial Sales Invoice(s) for the entire shipment
- Non-Negotiable copies of all Truck Bills of Lading, as well as Ocean Bills of Lading or Air Waybills (front & back)
- Claim statement listing exact amount being claimed, including claimant's signature
- Copy of letter(s) to carrier(s) giving notice of claim, and their replies (when received)
- Copies of all Delivery Receipts at each point in transit, with exceptions noted
- Survey Report (when applicable)
- Repair estimates (when applicable)
- Loading & Unloading Tally Sheets (when applicable)
- Equipment Interchange Receipt or other document noting the container seal number (when applicable)
- Customs Entry Form (for import shipments)
- Photos of Damage (when applicable)
- Carrier's confirmation of non-delivery (when applicable)

### Submit Claim

All documents and the survey report should be emailed to [marineclaims@roanokegroup.com](mailto:marineclaims@roanokegroup.com)

## Business Insurance Claims

### Property

In the event of a claim, notify us immediately in one of the following ways:

- Contact your local Customer Service Representative
- Login to PolicyTrack™ to report your claim

In addition, the following steps should be taken:

- Notify the police if a law may have been broken
- Take steps to prevent undamaged property from being damaged. This may involve moving property to a more secure area
- Keep a record of your expenses necessary to protect covered property
- Take photos of the damaged property
- Retain all damaged property (unless it presents a hazard)
- If the event is widespread, the local media may provide instructions on filing a claim with a state or federal agency. Do so after filing the claim with your insurance company

### Commercial Liability

If someone is accusing you or your product of responsibility for an injury or other damage, the following steps should be taken:

- Contact your local service representative or login to PolicyTrack™ to report your claim
- Do not accept or admit responsibility or volunteer to pay for medical expenses or damages
- Record information about the incident as thoroughly as you can and advise the other party that you will report the claim to your insurance company
- Investigate internally for further information about the incident. Identify any witnesses to the incident, and any documentation involving the occurrence
- Promptly forward Summons and Complaints or attorney's demand letters to your claims representative

### Auto Accidents

In the event of a claim, the following steps should be taken:

- Contact your local Customer Service Representative or call the insurance company at the number listed on your Auto ID card
- Do not admit liability even if you feel you were at fault
- The police should be notified if the accident occurred on a public road. If damage occurred, and the other party chose not to contact the police, you should notify them anyway
- Obtain information on the other vehicle and driver. Take a photo of their ID card
- Complete the motor vehicle report form you get from the police and send to the state (not to your insurance agent) to comply with Financial Responsibility Laws
- Follow the insurance company's instructions about inspection of the damage, where it can be repaired and any matters related to your claim

### Workers' Compensation

Workers' Compensation claims should be reported to your insurer immediately. In your policy documents, instructions are included on how to file a claim. Generally, you are provided with a toll-free number to use for reporting.

Incidents involving serious injury (more than first aid) or time off from work must be recorded in a log which is available to OSHA inspectors should they visit your offices.

Like Commercial Liability, some level of investigation should be performed as to the circumstances of the claim:

- Investigate internally for further information about the incident. Identify any witnesses to the incident, and take a statement from them
- Record information about where the employee was treated
- Promptly forward hearing notices or attorney's letters to your broker

## For Questions and Comments:

Phone: +1.800.ROANOKE

Address: Roanoke Claims Services

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Schaumburg, IL 60173