

# Customer Cargo Claim Guide

As a valued customer, while we hope you never have an occasion to file a Cargo claim, but if the event does arise, here are some general guidelines:

**1. If you purchased Cargo Insurance through STG Shield, skip to [“STG Shield” on page 3](#)**

**2. Report any loss or damage immediately to STG Logistics:**

1. Provide to STG Logistics a written notification of an intent to claim together with location of cargo (if applicable), description of nature of loss/damage, weight of goods lost/damaged and estimate of value;
2. If you have your own cargo insurance policy, we recommend reporting it to your insurers in accordance with those policy terms;
3. Your insurer may appoint a surveyor to view and document your cargo.
4. Please note that each mode of transport has a unique claim notification and filing rules and time limits. It is important to familiarize yourself with those requirements;
5. Claims by the Customer and all other persons must be presented in writing to STG within a reasonable time, and in no event longer than 90 days after delivery of the goods or notification to the Customer that loss or damage to part of all of the goods has occurred, whichever is shorter;
6. It is very important that the party receiving the cargo, reviews, counts and notates any irregularities on the delivery document, at time of receipt;
7. If a theft or suspected theft has taken place, STG Logistics will immediately inform local police/law enforcement and obtain a crime reference number

**3. Following receipt of your written notification, STG Logistics will provide a written acknowledgement of your claim advice within 10 working days of receipt.**

**4. At the time of initial advice, or within an agreed period, you will need to provide the following information/documentation:**

1. the commercial invoice for the total consignment
2. the packing specification /packing list/manifest
3. a fully quantified claim
4. For damage, photographs and a technical evaluation of the product that outlines the type and extent of damage should be provided. Photographs should be of the outer packaging, inner packaging as well as the goods themselves
  - a. Note – please hold the damaged product until STG Logistics indicates the goods can be moved or processed further
5. All claims are subject to Proof of Value
6. Bill of Lading (Front/Back)
7. STG Logistics reserves the right to assign a surveyor at its discretion.
8. STG Logistics reserves the right to collect salvage as appropriate.



9. Any other relevant information in support your claim.
10. Proof of payment of the claim to the final customer.
  
- 5. STG Logistics will investigate the claim and keep you updated with any material developments as they occur.**
  
- 6. If your own insurers are dealing with the claim, STG Logistics will liaise with those insurers once STG Logistics receives a subrogated claim.**
  
- 7. Once the claim investigation has been concluded, STG Logistics will contact you and provide a formal response:**
  1. if payment is in order, STG Logistics will provide and outline of the calculation and append a Settlement and Release Form for your signature
  2. upon receipt of the signed Settlement and Release Form, STG Logistics will arrange for settlement within 30 days
  3. if the claim is not accepted, an outline of that decision will be provided
  
- 8. Please be aware that the basis of STG Logistics's liability and the limitations of liability attaching are set forth in STG Logistics's carriage documents, STG Logistics's Standard Terms and Conditions of Trading and/or any compulsorily applicable legislation that may apply to a particular mode of transport (e.g. Montreal Convention 1999 for international airfreight, Hague-Visby Rules for international ocean freight, CMR for intra-European road freight). Further information can be obtained from STG Logistics should you be unclear as to what terms and conditions apply to a particular service offering.**
  
- 9. For your further reference please refer to the attached STG Logistics cargo claim form. This form has a check list of items related to the filing of a cargo claim. The claim form must be presented within the time limits required.**
  
- 10. All claims submitted by email, should be sent to the Claims Group at:**  
[Claims@STGUSA.com](mailto:Claims@STGUSA.com)

All services are provided pursuant to STG Terms and Conditions which may be reviewed at:  
<http://www.stgusa.com/assets/pdf/terms-and-conditions.pdf>

# STG Shield

Client Portal: <http://www.falveycargo.com>

## Reporting Limits:

The Insured will complete a Falvey Shippers Insurance claim form for notice of non-delivery or damage at within not more than nine (9) months from the date of delivery in the event of a damage claim, and not more than nine (9) months from the date of the bill of lading in the event of loss. Failure to do so will void any claim.

The Insured will file written notice of loss or damage with the Carrier within the Carrier's claim reporting period, but in no event shall such notification exceed more than nine (9) months for notice of non-delivery or damage or exceed more than nine (9) months from the date of the bill of lading in the event of loss. Failure to do so will void any claim.

## Communication:

It is imperative that notice of any claim be filed in a timely manner. Please be sure to request that your customers file the respective notice of claim as quickly as possible. Please be sure to instruct your customers to complete the online claim submission in its entirety otherwise it will not create a claim file for our team to reach out and begin the adjusting process. A completed claim file will send automated notice to the assigned contact when completed. If that has not been sent, then the claim is still pending. If there is a system error, please let us know and we will address it with our IT department.

Please be sure to stress that the customer leaves detailed contact information to include:

- Full name of claim point of contact
- Phone number
- Email
- Verification of the mailing address in the event of claim payment

## 1. First Notice of Loss Documentation:

1. The following is a list of documents typically required:

- a. Completed notification of the claim to the respective carrier involved (using Falvey Notice of Damage to Carrier template)
- b. Bill of lading
- c. Signed delivery receipt / transportation carrier's confirmation of non-delivery, whichever is applicable
- d. Invoice
- e. Packing list
- f. Freight invoice
- g. Photos of the goods and packaging taken prior to shipment, if available
- h. Photos of the goods and packaging taken after delivery
- i. Itemized repair invoice

Additional documentation may be requested by the adjuster.

## 2. Claim Issues / Elevation of Communication:



1. Please utilize the respective Falvey Shippers Insurance Claim Specialist email for all claim communication and inquiries. Elevating the inquiries to the specifically assigned Claims Specialist with reference to the Falvey Shippers claim Number will ensure both timely and accurate responses.
2. In the event of an elevated / urgent claim inquiry from a Customer please elevate to the following:

John Larimer – Vice President of Claims

Phone: 401-675-9236

Email: jlarimer@falveycargo.com

Lisbeth White – Claim Team Leader

Phone: 401-675-9242

Email: lwhite@falveycargo.com

### 3. Online Status Updates:

1. Clients can check on the status of a claim at any point through the Falvey Online Portal. Information available includes most recent claim notes, supporting documents provided, current reserves, claim adjuster contact information, and more. All open and closed claims are available through the Online Portal to provide additional transparency and mitigate any unnecessary back and forth via emails or phone calls.

### 4. Claims Process Overview:

1. Claims are reported directly to Falvey with supporting documentation via Falvey's Online Portal. This portal is available 24/7.
2. Claimant to notify respective transporting carrier of a potential loss using Falvey's Notice of Damage to Carrier template.
3. Claims are setup, assigned to a claim handler, and acknowledged within 24 hours of being reported.
4. If additional documentation is required, an overview of this detail is provided at the time of the acknowledgment of the claim.
5. Claim handlers are notified on a bi-weekly basis, if not sooner, via an online memo diary integrated with the claims system to continuously move the adjustment process forward.
6. Falvey utilizes a paperless claims environment and has a variety of systems to facilitate ease and flexibility in communication and handling of documentation with clients.
7. The Falvey system and claims process provides transparency to all parties; carrier, broker, client, and the claimant.
8. The goal of the claims team is to pay fairly and promptly once all documentation necessary for the claim has been received through efficient and convenient processes.
9. Upon payment, Falvey's Recoveries Team handles subrogation in order to effectively maintain a favorable loss ratio for clients.