

Risk Management – CPLIC Claims Handling Guidelines

MARINE – SERVICE STANDARDS

I. Acknowledgement

- a. Always by e-mail unless otherwise requested.

II. Contact

- a. Immediate contact with vessel owner and boatyard to arrange inspection.
- b. Contact by telephone and e-mail confirming date and time of inspection.
- c. Copy of e-mail and notes in file.

III. Investigation

- a. Identify vessel by the Hull Identification Number (HIN) and compare to the policy. Obtain hours on the vessel and serial numbers on the engine when possible. Comment on how the vessel is maintained.
- b. Inspect vessel within the scope of the claim, i.e., if mechanical, make sure you have the proper personnel present if you do not have the qualifications. The client will direct as to what they want covered.
- c. Inspect damage both inside and out as damage may transfer. Damage often in a fiberglass vessel will show on both the hull and the interior, i.e., bottom damage on the outside may be minor, but the interior could have major damage such as stringer separation or cracking.
- d. Scene inspections should be identified either by marina locations or the longitude and latitude coordinates on the water.
- e. Statement from the captain and crew when instructed. Identify official personnel present, i.e., Department of Natural Resources (DNR) or marine police. Obtain report number and where it can be obtained.
- f. Photograph all sides of the vessel, along with good photographs of the damage or the accident scene.
- g. Obtain the name of the boatyard where the Insured wants the vessel repaired and try to get an agreed scope and price for the repairs. All yards vary in their pricing.

IV. Experts

- a. Experts are frequently used on marine claims, depending on the fields of expertise needed. Information can be found on the Internet or by using the directories provided by the surveying associations SAMS and NAMS.

V. Reporting

- a. First report is always a captioned report on stationary and copied and e-mailed.
- b. Assignment
- c. Coverage state policy number and dates and coverage to be involved or coverage questions to be discussed and researched.
- d. Vessel identification, HIN number to police and full description of the vessel. Is it well-maintained, including name, length, width, power and serial numbers.
- e. Description of Incident – Full description from the vessel captain or operator. Full description of the damage involved to insured vessel or claimant's vessel. Identify all parties involved and separate captions for them - Insured, Claimant, Witnesses, DNR or Marine Police.
- f. Repairs scope of the damage with open area, if any, and agreed price with the owners repair yard.

VI. Conclusion

- a. Further Handling – List all work needed to complete the investigation or the completion of the damage report.

VII. Billing

- a. Unless prior agreement was made, billing is done on a time and expense basis to be sent in with the final report.