# **Cargo Advantage Claims Checklist**



Property & Inland Marine



### **General Checklist**

 Call 800-584-0835 or email PIMClaims@gaig.com as soon as you're aware of a claim or a potential claim. The claim will be assigned to a claims representative who will be in contact with you within 24 hours of the claim assignment. For after-hour claims, call Crawford and Company 866-354-0148 use code 15797.

- Be sure to take more photos than you think you need to document the loss and damage to the cargo, trailer and tractor. The more photos, the better.
- 3. Have your bill of lading, rate confirmation, broker-carrier agreement, registration for the tractor being used to haul the load, and any other pertinent shipping documents ready to provide to the claims representative as soon as possible.
- 4. If a towing company was used to tow or dispose of the cargo, let the claims representative know as soon as possible to mitigate any potential storage charges and to expedite the potential reloading of the non-damaged cargo.
- 5. If you suspect that a theft or other unlawful act occurred, notify the police immediately and provide the report number and dispatched police department to the claims representative.



#### **Auto Hauler Claims Checklist**

- 1. Always document the condition of the vehicle at pickup by taking photos of all angles of the vehicle as well as writing down and marking any pre-existing damage.
- 2. If damage occurs, document the area of damage to the vehicle by taking photos.
- Always document the condition of the vehicle at delivery by taking photos of all angles of the vehicle as well as marking any new damages that may have occurred on the bill of lading.

### **Reefer Claims**

- If a load is rejected due to spoilage or freezing, take the reefer unit to a local ThermoKing or Carrier repair facility to have a diagnostic and temperature download completed. This cost will be reimbursed by Great American.
- Provide the claims representative with the past six months of maintenance records for the reefer unit involved in the claim.
- Pay attention to rate confirmation and bill of lading instructions as to what temperature the reefer unit needs to be set at and whether it needs to be set on Cycle Sentry or Continuous mode.
- 4. Immediately report the claim if a load was accepted under protest. The claims representative will set up an inspection to assist with potential liability concerns.



## Non-Owned Trailer Interchange Claims

- If you accepted the trailer under an equipment trailer interchange agreement, please provide a copy of this agreement to the claims representative.
- If the non-owned trailer is a leased trailer, inquire with your agent about potential coverage you may have under your physical damage insurance prior to reporting the claim to us.



### **Shortage Claims**

- If you're unable to inspect the load at pickup, make sure the BOL is marked with "Shipper Load and Count" or "SLC" to show that you were unable to inspect the load prior to the doors of the trailer being shut.
- 2. Document any stops you may make and verify that the seal is intact at each stop.
- 3. If the load was a multi-drop shipment, please provide the name and contact information for each stop so that the claims representative can inquire if the prior drops took the missing cargo. Be sure to reseal the trailer after each stop and take time-stamped photos with your phone of the seal after immediately resealing the trailer.



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### **Collision/Overturn Claims**

- 1. Take photos of all of the damage. More photos, the better.
- 2. Obtain the wrecker company's contact information so the claims representative can make immediate contact with the wrecker.
- 3. If you have physical damage insurance for your tractor and/or trailer, submit their contact information (including claim number, policy number and claim representative) to your cargo claims representative so we can coordinate the wrecker payment with your physical damage insurance.
- 4. Obtain the accident report number and responding police agency information to the claims representative.

### **Theft Claims**

- 1. Immediately notify us of a theft claim.
- 2. Provide the reporting police agency including the report number to the claims representative.
- 3. Pull the Electronic Driver's Logs.
- 4. Obtain the Macropoint-GPS record for the shipment and any other GPS tracking data for the tractor and trailer.
- 5. Make the driver available for a statement.



