

CARGO POLICY

GOODS INSURED: General merchandise of every description; however, the following commodities are excluded: jewelry, precious metals, bank notes, negotiables, securities, works of art, valuable papers, dangerous goods, asbestos tiles, live animals, perishables, and similar items.

Coverage only applies to losses that are fortuitous and does not apply to non-fortuitous events. For example, if (i) machinery is put on a flatbed and is not protected, damage caused by rain will not be covered; or (ii) you shipped frozen food in a dry container (non-reefer) and it thaws and deteriorates, the resulting damage will not be covered. Another major exclusion is delay.

DEDUCTIBLE CLAUSE: Each claim for loss or damage recoverable under this Policy resulting from one accident shall be adjusted separately, and from the amount of each adjusted claim there shall be a deduction in the amount of \$1,000.

CLAIM EXCLUSIONS: Electrical and/or mechanical derangement, rust, oxidation, discolouration scratching, chipping, denting and marring.

LIMITED LIABILITY: \$500,000.

Cargo must be packaged as per the following packaging guidelines:

<https://www.freightera.com/blog/how-to-ship-pallet-freight/>

Shipper's Interest Insurance is purchased through a third-party provider.

By booking a shipment with additional insurance, you agree that you have been claims-free for the preceding three (3) years.

Claims Procedures

When cargo arrives at the final destination as specified in the shipment details, the consignee must inspect the cargo by counting, weighing, tallying and examining it before accepting delivery. **Do not sign the BOL as received in good order until the inspection is complete and the cargo is confirmed to be in good order.**

For container shipments, record the seal number.

If the seal is broken on arrival, note this explicitly on the receipt. **If the cargo is damaged or short, note exact details on the delivery receipt.** Be specific, such as "3 cartons top damaged". Do not write "subject to inspection".

Keep a copy of the receipt. If this is not possible, thoroughly document the manner in which the receipt was signed.

Within 24 hours, notify the Freightera insurance team at insurance@freightera.com and include the Freightera BOL# / Claim in your subject line.

If the loss is more than trivial, a surveyor may be appointed by the applicable third-party insurance provider.

CARRIER NOTIFICATION: The carrier must be notified in writing of any loss or damage. Failure to notify the applicable carrier may affect recovery rights. Freightera may assist in identifying the appropriate carrier contact and notifying them, advising them of the loss and inviting their inspection.

Filing a claim against the carrier does not prejudice the claim under the applicable policy, and may help protect any rights you have under the Bill of Lading.

Submitting Claim Documents

Documenting a claim is relatively simple. To submit a claim, the following documentation is required:

- Date of loss;
- Detailed statement of claim;
- Bill of Lading, Airway Bill or Freight Bill;
- Signed delivery receipt;
- Photos of damaged items & packaging;
- Original invoice;
- Confirmation of shipment from Freightera confirming insurance purchased and declared value;
- Contact information for the person claiming damage, including full name, phone number, email address and relationship to the shipment;
- Any bills for expenses paid; and
- Any correspondence between the claimant and Freightera regarding the claim.

Claimants must provide all of the information above to insurance@freightera.com. Once all of the relevant information is received, Freightera will send your claim package to the applicable insurance provider, who may contact you directly or via the Freightera team for further information before processing your claim.

Important Note

Delay in reporting loss or damage, or failure to preserve recovery rights may prejudice your ability to recover under the applicable policy and/or limit the amounts recoverable.