

Important instructions in a case of loss or damage

For consignees in cases involving loss or damage during shipping

1. Examine the goods immediately for damage

Already on suspicion of damage to the goods, accept them only conditionally by noting down the exact irregularity or suspected damage (e.g. on the freight document). Tip: Always check the weight of the goods.

2. Take measures

Take measures to minimize the damage that has occurred and to prevent further damage.

3. Secure the right of recourse

- If the **loss or damage is visible externally**, be sure to include a written reserve for the carrier (e.g. on the freight document) before you accept the goods.
- If the **loss or damage or the suspected loss or damage is not visible externally**, the necessary restrictions must be notified within the period prescribed by law or contract.
- The carrier must be summoned to assess the loss or damage jointly.

In every case, be sure to hold the carrier (forwarding agent, rail company, shipping company, etc.) liable by means of a written note.

The policyholder is liable for any action or omission that may compromise the recourse rights.

4. Report loss or damage immediately

Via the 24-hr phone 0800 809 809 or on www.axa-winterthur.ch/de/kontakt-service/formulare/Seiten/schadenmeldung.aspx

5. Loss or damage assessment / average adjuster

In order to assess the damage and take the necessary measures, AXA must be contacted immediately in the case of loss or damage in Switzerland; an average adjuster must be contacted immediately in the case of loss or damage abroad.

www.axa.ch/havariekommissare

6. Do not change the condition of the goods

The condition of the shipment/goods and of the packaging must remain unchanged until the average adjuster arrives, unless the situation calls for emergency measures.

7. Documents for claims management

The following must be sent to AXA:

- Detailed information on the loss or damage
- Photos (detailed view and overview) of the loss or damage
- Delivery invoice / commercial invoice
- Delivery note / bill of lading / packing list
- Original insurance certificate
- Forwarding and/or transportation order
- Letter of reserve to the carrier
- Reply to the letter of reserve
- Other correspondence on the loss or damage

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AXA Insurance Ltd

www.axa.ch
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