



MARINE INSURANCE

A full marine insurance service is offered by TGS, providing excellent cover for your vehicles or spare parts whilst in transit. The policy is held with Lloyd's of London, and gives cover from origin to destination worldwide.

Cover starts when the vehicle leaves our workshops and will end whenever the delivery terms are met. For instance, if the delivery terms are CIP or CIF, then the insurance cover will expire when your order has arrived to the port or place of destination respectively. In terms of CIP, this also means that your vehicle can remain under proper insurance cover, even if there is an unforeseen delay in clearing the vehicle from the final port.

If a claim is necessary, TGS will be happy to do much of the work for you, and can process a claim through the insurance company on your behalf. All you need to do is to inform us of the circumstances that make the claim necessary, and we will provide guidance and will prepare the claim for submission. We can also provide information to the insurers which may not be easily available to the consignee (for example, the replacement cost of stolen items).

TIP: if there is a possibility of theft or damage, always tell TGS immediately and in no circumstances give a "clean receipt" for the vehicle.

INSURANCE CLAIMS

- Action in the event of theft or damage

In the event of theft or damage, it is very important the following steps are followed. Failing to do so may invalidate an insurance claim.

First, please ensure that you inform TGS as quickly as possible and in no circumstances give a "clean receipt" for the vehicle. You should also make sure that any Agent acting for you is also aware of this. You should then note any damage on the Delivery Note itself and keep a copy. Within 48 hours of receipt of the vehicle, write formally to the shipping company, holding them responsible, and then obtain an estimate for the repair of any damage. It is preferable if the estimate can be obtained from the local Toyota Distributor.

If replacement parts are required (either to replace stolen parts or to make necessary repairs) and the local distributor cannot provide these in a suitable time, please inform TGS, and we will provide a quotation, including air freight, within 24 hours.

Once we know the value of a claim, we will advise further action. On claims where the expected value is £5,000 or greater, a formal insurance survey by the nearest Lloyd's Agent will be required. TGS will provide you with the name and contact details of the nearest Lloyd's Agency, and you should contact them immediately to book the inspection. They should be advised that their report will be required in English as it will be processed in London.

Once the survey report has been received, please email them, together with all the documents listed on the insurance certificate, to TGS After Sales (Attn: After Sales and Quality Assurance Manager).

TGS will then assemble the claim, add any necessary documents, and will submit to the insurance company in London. TGS will then monitor the claim, providing any additional information required by the insurance company, and will arrange payment of the claim, together with the replacement of any stolen items.

The Original Insurance Certificate is an essential document required for a claim. In the past TGS used to send this document together with the shipping documents, however we found that in the majority of cases this document was lost. As a result, the processing of claims became a problem and very long winded and often required the consignee to sign a letter of indemnity, indemnifying the insurers from any further claims. This meant that claims took longer than necessary to be approved. Upon obtaining feedback from our customers and insurers, TGS decided that the best solution was to keep the original certificate in our offices to be used in the event of a claim.

The consignee would therefore only receive an official Duplicate of the Insurance Certificate. This simple decision has been very fruitful and the time in submitting a claim has been significantly improved.

Container Shipments: Damage inside a container is unusual, but if it does occur, insurance companies tend to claim that the contents had not been packed properly. They therefore reject the claim, and action has to be taken against the company which stuffed the container. It is therefore essential that an independent surveyor is called in if any damage is noted when the container is opened. In this event, please do NOT remove the vehicle from the container, but close the container, contact the surveyor and request his immediate attendance in order to provide independent evidence, including photographs, to the container stuffing company.

The report should be forwarded immediately to **TGS After Sales Team** to initiate the claim.





For after sales, warranty and insurance claims please contact: