

MARINE INSURANCE & LOSS CONTROL



The term “Marine Insurance”, when in the context of Christy & Griffin’s operation, generally covers all goods being transported, road, air and sea.

This is slightly different to marine insurance from a P&I or ship perspective as it relates to cargo or goods only.

Our publication “P&I Representation” deals specifically with P&I matters.

Maybe a better description of this type of service would be ‘transport insurance’ when describing goods in transit, as goods are often shipped on multi modal bills of lading, which is often a ‘door to door’ service.

The best insurance of all though, is not to have the goods damaged in the first place. This is where the “loss control” aspect of C&G activity comes in.

Frequently the cause of cargo damage, is poor packaging and securing, as shown by photos on the right.

All of these type of cargo damages are preventable.



Christy & Griffin have an extensive client base in the incident investigation and loss control field. These include:

CUSTOMER BACKGROUNDS	RECENT (NON- P&I) PROJECTS
Insurers directly	Damaged Reefer Units
Insurance Brokers	Containerized Beer
Freight forwarders	Trams for Sydney Light rail
Logistics Managers	Multiple Windfarm Projects
Shipping Companies	Transformer transport and Seating
Transport Companies	Bridge collision, truck of packaged cooking oil, including EPA cleanup
Stevedores	Damage to Laser cutting tool
Container depots	Off hire and damaged container units
Manufacturers	Damage to rail bogies



Components of Taralga Windfarm Project



Sydney Light rail - Transport Survey



Transport of Grinding Plant Machinery

Examples of Loss Control Projects

C&G are aware that lack of robust reporting, or in some cases no reporting at all, is causing concern within the insurance industry, and insurers are left with a situation where they are unable to defend a defensible claim; or more commonly, cannot distinguish between total or partial loss.



But when things 'do go wrong', C&G are able to assist insurers in more than just inspection reporting. C&G are not just a company that 'inspects things' we are able to offer a very comprehensive service – the various options that C&G are able to offer, are described below.

DIRECTION 1

Primary: To offer the incident report to insurance companies – or other party as requested to access claims (with C&G)

- Secondary 1 : To determine salvage possibility against total loss (with C&G)
 - Tertiary 1 : To arrange Salvage as Required (local knowledge)
- Secondary 2: To further take instruction from insurers to assist in counter or cross claim [claim recovery]
 - Tertiary 2: To analyse counter or cross claim, and prepare for proceedings [litigation support]

DIRECTION 2

Primary: To offer the incident report to brokers to access claims (with C&G)

- Secondary: To analyse policy for claims preparation (through C&G associate)
 - Tertiary: To prepare and produce claim on behalf of brokers. Claim support (through C&G associate)

DIRECTION 3

Primary: To conduct pre-shipment services to insurers, brokers or forwarders.

DIRECTION 4

Primary: To determine if there is any salvage value attached to the incident.

- Secondary: To utilize local knowledge and calculate costs vein any salvage operation



THE UNIQUE SERVICE

Together with C&G associates, we are offering a full service from the initial robust reporting and investigation, through to final claims and salvage process.



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