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HHG CLAIM PROCEDURES

Step 1: Claim Notification

WELLS FARGO receives 1st notification of claim from either Freight Forwarder or shipper (via fax, e-mail, regular mail) within 45 days of delivery.

Step 2: Claim Process

(A) WELLS FARGO sends out 1st Claims Advisory Letter to both the Freight Forwarder and Claimant within 3 business days requesting the following documents*:

- Signed and completed Claim Form
- Valued Inventory or Weight Ticket (if no Valued Inventory was completed)
- Ocean Bill of Lading and/or Air Way Bill
- Origin Movers Packing List
- Delivery Receipt Noting Exceptions
- Repair and Replacement Estimates

* Claim Adjuster may request additional documentation if deemed necessary.

(B) **Prior to 2nd Advisory Letter, Claim Adjuster will contact claimant via phone (regardless of location) to answer or assist claimant with any questions regarding the claims process and/or documentation necessary for settlement.**

(C) 30 days after opening claim, 2nd Advisory Letter is sent to Claimant and Freight Forwarder requesting any further outstanding documentation necessary for settlement.

(D) 14 days after 2nd Advisory Notice is sent a 3rd and Final Advisory Notice is sent to Claimant and Freight Forwarder requesting any further outstanding documentation necessary for settlement. No further notices will be sent.

(E) Should full documentation not be submitted to WELLS FARGO INSURANCE SERVICES 75 days after claim is initiated, claim will be closed until further review.

Step 3: Special Assistance:

Upon request, Claim Adjuster will assist Claimant in obtaining Repair and/or Replacement Estimates.

Step 4: Settlement Proposal:

After receipt of all documentation, Claim Adjuster will send an adjusted worksheet detailing their Settlement Proposal to Claimant with copy to Freight Forwarder.

Step 5: Claim Payment:

After signed acceptance of Settlement Proposal, Underwriters will issue claim payment within 30 days. Wire Transfers and Courier Deliveries may be subject to additional fees.

Claims can be submitted thru our website at <https://www.cybersure.com/Cybersure/forms/marinesclaimform.aspx>, via fax at (310) 543-9175 or regular mail to Wells Fargo Insurance Services, 21250 Hawthorne Blvd, Suite 600, Torrance, CA 90503 – Attn: Leticia Perez.

In addition, printable versions of the Claim Form and Claim Procedures can be accessed via at <http://www.cybersure.com/cybersure/offerings/Transportation.aspx> .