# **CLAIM ASSISTANCE REPORT**

sample

Date

Client name Address

Insured: Claim #: Policy #: Date of loss: Vessel: Our file #:

Thank you for the above captioned assignment received on (date received).

# Vessel History

This section contains the date we made initial contact with the insured, and his/her identification of the vessel. Also included is purchase information and maintenance history, particularly details that are relevant to the claim, ie. engine maintenance history on engine claims.

# **Event Details**

Please sections the impred's version of the event(s) which led to the claim this model. The the section of the date, time, passengers aboard, description of the event, and the factors which the insured feels contributed to the incident including weather, visibility or malfunctions.

## **Vessel Inspection**

This section includes a physical description of the damage which was visibly observed or otherwise determined. All damage is specified and facts relevant to the cause of loss are detailed. Non claim related damage is described.

All claim related and relevant non claim related damage is discussed with the insured and their chosen repairer at the time of the inspection. Any opinions, particularly opinions which are different than ours, are provided in this section.

## Cause of Loss

Christian & Company will provide our opinion of the cause of loss, based on the event details and the vessel inspection. Years of experience in marine claims assistance allows precise determinations. We will provide the information you require in order for you to have confidence in your coverage decision.

# **Damage Appraisal**

The Damage Appraisal describes the repairs which are required to return the vessel to pre-casualty condition. It is provided to the insured and their repair facility to delineate the scope of claim related damage. The damage appraisal can be used to obtain competitive repair bids or determine a constructive total loss. It is prepared on spreadsheet software to simplify alterations and allow for cost, tax and depreciation calculations (at your request).

This section of the report describes the damage appraisal to you and is also used to describe alternative repair options, comment on repair costs, and other pertinent issues dealing with the repair procedure. This section will also detail potential additional damage and additional procedures that we feel are necessary to better determine the scope and/or cause of the damage.

## Customized

Each claim has its own circumstances. Issues such as liability, subrogation, salvage activity, salvage sale and others are addressed appropriately. Names, addresses, telephone numbers and insurance carriers of the subrogation targets are provided when available. Christian & Company will perform recorded interviews, interview independent witnesses, obtain police reports, medical records and provide the information you need to Please register. Plate of the subrogation of the subrogation of the subrogation targets, thank you.

Because we have an adjuster's license (California insurance adjuster license # 2B19521) we can provide Proofs of Loss, Releases and other insurance documents. We act in the capacity of adjuster or marine surveyor per your request. We arrange for specialists as needed, including metallurgical inspections, engineering and forensic analyses, cause and origin inspections and independent medical examinations.

#### **Status**

We send status reports as required per the individual claim assignment. We will tailor the time frame of the status reports per your request, or on a 30 day basis for claims which have extended activity.

#### Enclosures

Appropriate enclosures are listed and usually include very descriptive, captioned photographs, repair estimates or invoices and any and all other documentation pertinent and necessary to settle the claim.