

CLAIM ✓ SUCCESS

STORIES - EDITION 6

At Edme Insurance Brokers Ltd., insurance is more than policies and premiums - it's a promise to protect what matters most.

In today's volatile business landscape, a single claim can define the line between continuity and crisis. Our Claims Team serves as the vital bridge between clients, insurers, and surveyors ensuring outcomes that are fair, timely, and strategically aligned.



This report showcases three recent case studies where Edme's expertise safeguarded client resilience, reaffirming our core belief:

Insurance claims are not hurdles, but opportunities to prove our value as trusted partners.

We take pride in sharing these milestones with our colleagues, clients, and peers.

CASE STUDY 1

INLAND TRANSIT ACCIDENT DAMAGING AUTOMOTIVE ADVANCED DRIVER ASSISTANCE SYSTEMS (ADAS) COMPONENTS

INCIDENT OVERVIEW

A road accident involving a shipment in transit resulted in suspected damage to Automotive ADAS components, with the preliminary loss estimated at INR 45,00,000. Initially, the surveyor classified the damage as Partial Loss and after multiple discussions and technical justifications, the surveyor revised the assessment from Partial loss to Total Loss.



KEY FACTS	DETAILS
Policy Type	Marine Inland Transit Policy
Asset Affected	Automotive ADAS Components
Cause	Road- Accident
Damage	Complete Consignment
Initial Claim Estimate	~INR 45,00,000
Revised Claim Estimate	INR. 43,10,000 after final verification
Settlement Amount	INR 42,54,000

CHALLENGES ENCOUNTERED



INITIAL ASSESSMENT - PARTIAL LOSS:

Surveyors initially classified the damage as a Partial Loss and recommended repairs. However, the insured maintained that the ADAS components were beyond repair and unsuitable for their intended use.



DOCUMENTATION CHALLENGES:

The initial list of required documents raised by surveyor were more in number compared to the insured's operational set-up and standard transit practices.



ASSESSMENT REVISED TO TOTAL LOSS:

Supported by strong technical justification and multiple discussions, the surveyor revised the assessment from Partial Loss to Total Loss, enabling claim settlement within 45 days of incident reporting.



RATIONALIZING REQUIREMENTS:

Through proactive engagement with the surveyor and insured, documentation requirements were streamlined to align with client records and standard marine claims practices.

RESOLUTION

ACTION TAKEN BY EDME	OUTCOME / IMPACT
Successfully persuaded surveyors and insurers to consider the damage as Total Loss instead of Partial Loss considering insured's technical justification and its implications.	Surveyor agreed to consider the damage as Total Loss.
Convinced the surveyor to rationalise document requirements in line with practices of the insured and marine policy norms.	Surveyor agreed to rationalize the document requirements.
Proactively coordinated meetings and follow-ups to secure timely review and assessment of the loss.	Loss assessment was completed by the surveyor, assessing the loss at ~INR 42,54,000.
Coordinated with the surveyor for completion of the loss assessment.	Insurer processed the claim based on the approved survey report.
Reviewed the assessed loss amount and recommended customer to provide consent.	Customer Consented.

Through technical expertise and persistent engagement, we successfully converted the assessment from Partial Loss to Total Loss, streamlined documentation requirements, and achieved a fair and timely claim settlement of ~INR 42,54,000

INSIGHTS AND REFLECTIONS

- **Technical Expertise:** A well-supported technical case helped overturn the initial Partial Loss assessment and establish Total Loss, ensuring appropriate indemnification.
- **Proactive stakeholder engagement accelerates resolution:** Regular discussions, follow-ups and alignment meetings with the surveyor were instrumental in driving timely reassessment and settlement.
- **Streamlining Documentation requirements:** Aligning requirements with the insured's operational practices and standard marine transit claim norms helped remove unnecessary hurdles and expedite the claim process.
- **Value beyond claims administration:** The case highlights the importance of providing strategic claims support, helping clients navigate complex assessments and maximize recovery.



CASE STUDY 2

100 TON DUMPER MACHINE PARTIAL DAMAGE AFTER HITTING A TREE BRANCH

INCIDENT OVERVIEW

During transit, the upper portion of a brand-new 100-ton dumper came into contact with a tree branch, resulting in transit damage. A preliminary spot survey was carried out at the incident location, followed by a final survey at the insured's workshop.

Replacement parts faced availability delays, pushing back reinstatement timelines. Given the dumper was brand-new, waiting for full reinstatement was not a viable option for the insured. After a thorough review of the policy wordings and close coordination among the insurer, surveyor, and insured, the claim was settled even before reinstatement was completed.



KEY FACTS

DETAILS

Policy Type

Marine - Sales Turn Over Policy

Asset Affected

100 Ton Dumper

Cause

The cargo hit a tree branch during transit

Damage

Upper portion of dumper got damaged including parts requiring replacement

CHALLENGES ENCOUNTERED



SUPPLY CHAIN BOTTLENECKS:

Replacement parts were unavailable in India and required to be imported which resulted in delay in reinstatement. As a result, insured was unable to complete reinstatement within reasonable time.



STRICT QUALITY CONSTRAINTS:

Since the asset was brand-new and destined for a buyer, patching up damaged parts was rejected to preserve commercial standards and contract integrity.



ALTERNATIVE CLAIM RESOLUTION:

Extensive collaboration with the insurer and surveyor was initiated to negotiate a direct financial settlement and bypass lengthy physical repairs.



POLICY COMPLIANCE:

The specific policy wordings and valuation clauses had to be carefully reviewed to ensure any alternative settlement complied with contractual coverage terms.

RESOLUTION

ACTION TAKEN BY EDME	OUTCOME / IMPACT
Coordinated with insured, surveyor and insurer regarding assessment of damages.	Damaged parts requiring replacement were identified during survey.
Discussed delay in parts availability with insurer as a practical challenge alongside a detailed review of policy provisions concerning the basis of valuation.	Insurer agreed to process claim in full based on the assessment and other available documents. The settlement was granted without any precondition of completion of reinstatement as well as without any related deduction.
Coordinated for submission of estimate of parts and other claim documents.	Claim was processed and settled before completion of reinstatement.

This case demonstrates the practical management of marine transit claims involving component delays. Presenting policy interpretations logically and transparently to insurers and surveyors helps secure amicable resolutions. Furthermore, maintaining proactive coordination with them significantly cuts down claim settlement timelines.

INSIGHTS AND REFLECTIONS

- **Proactive coordination drove resolution:** We actively coordinated across three parties (insured, surveyor, insurer) to get damages assessed and identified quickly.
- **Practical problem-solving on parts delay:** Rather than letting a parts-availability delay stall the claim, we reframed it with the insurer as a "practical scenario," using policy interpretation to keep the claim moving instead of getting stuck on procedural grounds.
- **Full and unconditional settlement secured:** The insurer agreed to settle the claim in full, based on the assessment plus supporting documents, with no precondition of reinstatement completion and no related deductions.
- **Claim settled ahead of physical reinstatement:** The final action shows the claim was processed and settled before reinstatement was even completed, which is a favourable outcome for the insured as they didn't have to wait for repairs to finish before getting paid.



CASE STUDY 3

WATER DAMAGE CLAIM – CEMENT CARGO AT RAILWAY HEAD

INCIDENT OVERVIEW

The insured's cement bags were damaged by water while stacked at a railway head, awaiting further dispatch. A claim was filed under their Marine Transit policy, which covers the cargo's journey from the manufacturing unit to the railway head at the destination city. The damage turned out to be extensive.



KEY FACTS

DETAILS

Policy Type

Marine Transit Policy

Material Affected

Cement Bags

Cause

Fresh Rain Water Damage

Damage

Wet Damage

Settlement Amount

~INR 4,72,000

CHALLENGES ENCOUNTERED



INITIAL CLAIM REJECTION:

The surveyors initially concluded that the transit was complete, hence the claim was not admissible under the Marine Transit Policy.



RECOVERY RIGHTS:

No steps were taken right after the accident to hold the responsible party accountable, which made the insurance claim much harder to process.



RESOLUTION

ACTION TAKEN BY EDME	OUTCOME / IMPACT
Policy wordings studied in detail, alongside compiling and submitting the logistics team's Standard Operating Procedures and process documentation.	Helped in representation of case with surveyor followed by Insurer.
Engaged in detailed discussions with surveyors and insurers, offering expert interpretations of the policy—particularly regarding the commencement and termination of transit.	The surveyors and insurers agreed to accept the claim under marine policy of insured.
Multiple follow up emails, meeting and discussions with surveyor and Insurer.	Helped in keeping the claim alive without closure and ultimately resulted in claim settlement of ~INR 4,72,000 to the satisfaction of the Insured.

EDME built a strong case for the insured by studying policy wordings in depth and compiling supporting SOPs and process documentation, then used detailed policy interpretation—especially around when transit commences and terminates—to convince surveyors and insurers to accept the claim under the marine policy. Through sustained follow-ups and negotiation, the claim was ultimately settled for ~INR 4,72,000 to the insured's satisfaction.

INSIGHTS AND REFLECTIONS

- **Precision in Risk Classification:** Accurate classification of risk coverage under the Marine Policy is critical to claim admissibility.
- **Timely Co-ordination:** Timely documentation and coordination with all stakeholders expedite resolution.
- **Claim Turnaround:** Proactive clarification and technical advocacy can successfully turn around claims initially deemed non-payable.
- **Impact of Sustained Effort:** Proactive engagement and detailed policy interpretation converted an initially rejected claim into a successful claim settlement.

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