

# Claims Process

## 2026 Issue

All goods carried are subject to the **Road Haulage Association (RHA) Conditions of Carriage and Storage (Current Edition)**. A full copy is available on our website, and hard copies can be provided on request.

Under RHA terms, our liability for UK road transport is limited to £1.30 per kilo, unless enhanced cover has been agreed in advance.

### How to Submit a Claim

If goods are lost or damaged, please follow the steps below carefully. Missing documentation will delay the process.

#### Step 1 – Complete the Online Form

Complete the online claims form within 24 hours of delivery:

#### Step 2 – Upload Supporting Documents

All the following documents must be provided before we can process your claim.

### Documents Required

#### 1. Completed Claims Form

#### 2. First Written Notification

- Must be dated within 24 hours of the end of transit.
- If your customer is not the owner of the goods, we require the goods owner's details and a copy of their written intention to claim.
- If notification was not made within 24 hours, an explanation must be provided.
- Copies of correspondence showing how quickly:
  - Your customer notified your depot.
  - The consignee notified your customer.

#### 3. Proof of Delivery

- Delivery note(s) clearly marked to show damage at the time of delivery.

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### 4. Cost Price Evidence

- Proof of what your customer paid for the goods.
- If the goods owner is a manufacturer, we may require evidence of cost price or mark-up. This could include a screenshot from an internal system showing percentage profit.

### 5. Weight Evidence

- Product specification or other documentation confirming the weight of the damaged or missing goods.

### 6. Photographic Evidence

- Clear, colour photographs of the damaged goods and packaging.
- Photos must be date-stamped.

### 7. Sales Invoice

- Invoice showing the price the goods were sold for.
- If purchased for personal use, written confirmation must be supplied.

### 8. Salvage, Scrap or Repair Evidence

- Confirmation of any salvage or scrap value obtained, as most goods have a second-hand or 'B' grade market.
- Repair estimate if the goods can be repaired.
- Repair estimate and/or engineer's report if the goods are deemed uneconomical to repair.

### 9. Freight Invoices

- To recover freight charges, you must provide the transport invoice for both:
  - The original delivery
  - The replacement delivery

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### Excess and Insurance Cover

A £55 excess applies to all Goods in Transit and Goods in Storage claims. Claims under £55 will not be accepted.

Enhanced Goods in Transit cover is available, increasing liability to £10.00 per kilo for an agreed premium. Please contact our Finance team for details.

We cannot provide cover for certain products, including some types of glass, personal effects, bullion and cash. Bespoke insurance quotes are available on request.

In line with RHA terms, consequential loss is not covered.

### What Happens Next

Once we have received all required documentation, our Claims Handler submits the claim to our insurer's portal.

Each claim is assessed individually to determine liability. The insurer may request further information if needed. The assessment process typically takes between **8 and 12 weeks**.

If the insurer accepts the claim, they will issue a Form of Discharge and Release confirming the settlement amount. We will then contact you to confirm the agreed value and request that you raise an invoice to Browns Distribution Services Limited for the agreed amount, exclusive of VAT.

Credit notes are not accepted for claims.

The invoice will be processed pending receipt of funds from the insurer. Claims invoices cannot be offset against transport charges.

Once payment is received, we will make a BACS payment directly to you.

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