



WORLD WIDE CLAIMS SERVICES

Established in 2004

Licensed under Dubai Economic Dept.

Claims Consultancy

and

Claims Recovery

in respect of

Sea Carriage, Airfreight , Road Transport

and

Property claims



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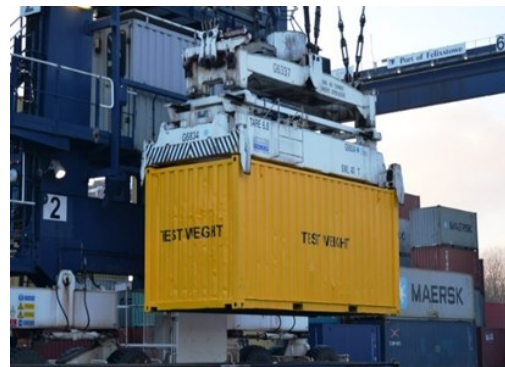
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VGM CERTIFICATE

The exact quantity of cargo carried in a container has always been a matter of dispute between ship owners and cargo owners. Bills of lading are usually issued based on the declaration given by the shippers. In other words, the ship owner takes the word of the shipper about the quantity /weight of the cargo. They, of course, have the liberty to clause the bill of lading - “Said to contain” or “Said to weigh” etc.

The dispute arises when there is an allegation of shortage at discharge port. The consignee will claim shortage relying on the quantity stated on the bill of lading. The ship owners on their part will argue that no shortage occurred while the container was in their custody and allege that the shipper may not have loaded the quantity declared by them. The issue has been going on for several years often leading to litigation.

Ship owners have also pointed out on several occasions that the cause of some accidents that occurred while handling containers have been due to the mis declaration of weight by the shippers. Eventually, as per the directions of SOLAS, the practice of verifying the gross mass was introduced. Since 1st July 2016, it has become mandatory for shippers to submit the VGM certificate along with the usual export documents. The containers will not be allowed to be loaded without a VGM certificate.



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“ The Happiness in your life depends on the Quality of your Thoughts ”



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There are some rare instances when some ship owners did not receive or omitted to demand the VGM certificate. WWCS on behalf of a Cargo Underwriter, was involved in major claim for shortage of 114. 390 MT. of Aluminium ingots at the discharge port of Bilbao in Spain. The shipment consisted of 6 containers loaded from Alexandria, all of which arrived at destination without their original seals. The obvious conclusion was that the cargo was stolen from the containers. However, the Carrier refused to accept liability alleging that the entire quantity declared on the bill of lading was not actually loaded in the containers by the shippers.

WWCS assisted the Cargo Underwriter to instruct a lawyer in Germany to file suit against the Carrier. The Carrier maintained their stand in the court and demanded that the claimant produce the VGM certificate to substantiate the quantity loaded. Unfortunately, this was not available with the Insured. Despite the Cargo Underwriter's requests, the Insured did not cooperate in obtaining the VGM certificate from the shipper. In the absence of this certificate, the court ruled in favour of the Carrier even though there was evidence of tampering of container seals. The suit was dismissed.

Claimants can no longer rely solely on the bill of lading to substantiate their loss. The courts tend to look beyond the bill of lading for further proof of the actual quantity said to have been loaded by the shippers.

WEDDING INSURANCE

Indians usually spend a substantial part of their wealth on wedding ceremonies. The cost of conducting a wedding in India is so huge that it significantly impacts the individual's wealth. The wedding customs are very elaborate with significant investment in gold and jewellery.

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"There is nothing in this world that can trouble you more than your own thoughts"



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Insurance is available to cover such big budgeted functions. The insurance covers disruption from natural calamities, riots, curfew, theft, damages to property, death or injury etc. The cover commences 24 hours prior to the start of the wedding ceremonies and ends on the next day after completion of the wedding. The cover excludes financial damages caused if the bride or groom calls off the wedding.

LAWS OF NATURE—

- * *The less important you are to the Organization, the more your absence will be noticed.*
- * *The salary rise is just large enough to increase your taxes and just small enough to have no effect on your take home pay.*
- * *When leaving office late, you will go unnoticed. When you leave office early, you will invariably run into the boss.*
- * *The chocolate you planned to eat on your way home from the market will invariably be at the bottom of the shopping bag.*
- * *If you ask your husband to pick up five items from the store and then you add one more as an after thought, he will forget two of the first five.*



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