



CARGO CLAIMS PROCEDURES

H&M Bay Inc. has established the following guidelines to assist our customer in filing cargo claims.

- ▶ All cargo claims will be handled under the terms of 49 CFR 370.
 - A. All claims must be filed in writing and received by H&M Bay within 9 months of date of delivery.
 - B. The shipper must provide a copy of the original invoice and bill of lading with the invoice against H&M Bay.
 - C. No set offs against accounts receivable are allowed.
 - D. H&M Bay reserves the right to offset unpaid freight charges from claims, if freight is contained in the claim presentation.
 - E. Shipper agrees to allow H&M Bay or the carrier's insurance company, the right to mitigate the loss by the sale of salvage. If salvage rights aren't granted, a salvage allowance of 30% of the invoice value will be deducted in lieu of salvage.

▶ H&M Bay will accept electronic claim filing as long as all necessary documents are included in the presentation. (See B. above) The claims may be emailed to claims@hmbayinc.net or faxed to 410 820 4930

▶ The mailing address for cargo claims is:

H&M BAY INC
PO BOX 280
FEDERALSBURG, MD 21632

- ▶ Claims mailed to any other address may be delayed or lost.
- ▶ Claims will be acknowledged within 30 days of receipt and paid or denied within 120 days of receipt.
- ▶ Any questions regarding claims may be sent to our team members:

Joe Ketterman, Risk Manager, ext 201 or joe.ketterman@hmbayinc.net

Nicole Fisher, ext 386 or Nicole.fisher@hmbayinc.net

JoAnn McCready, ext 202 or joann.mccready@hmbayinc.net

Our generic email is claims@hmbayinc.net