



## Claims Handling Guideline

Brasil Terminal Portuário is always looking for ways to improve its services provided to customers and partners. It is in our interests to find a solution to any situation that gives rise to a complaint and to understand how we can contribute to resolving any problem. We will do our best to understand and minimize your issue.

This guide has been prepared to provide the transparency required regarding our claims and reimbursement procedures in general and to make this process as efficient and simple as possible.

### Steps to be followed by the customer:

1. Inform your insurance company
2. Notify BTP Claims area
3. Schedule a joint survey, if necessary
4. Mitigate damage
5. Collect all the documents and evidence together
6. Present the quantified formal claim to BTP



### 1. Notify your insurance company

In the event of any loss or damage, extraordinary expenses incurred by operational failures etc., we recommend that you inform your insurance company immediately. The insurance company can advise you of all the necessary procedures to claim the insurance coverage due according to the conditions established in the policy.

### 2. Contact BTP Claims Department

You must notify BTP Claims area, detailing the loss, damage or irregularities within the legal time bar as any claims filed after this period may prejudice the assessment of losses and / or aggravate such losses.

**This will help us to understand what your claim is about, respecting your rights and ensuring a faster joint analysis of any losses and liabilities.**



### 3. Schedule a joint survey if necessary

Joint surveys are not mandatory, but inviting the parties involved in advance is a recommended practice in order to preserve the rights and interests of the respective insurance companies. When necessary, you may invite BTP to attend a joint survey. BTP maintains its prerogative to take part and this will be analyzed considering all the facts and evidence presented.

The joint survey helps the parties to quantify the damage, identify possible causes and assist in mitigating losses. Surveyors generally prepare a joint report, which may help you to present your claim to BTP.

Preferably, the survey should occur in the shortest possible time after damage has been discovered to ensure that the damage is properly investigated, the losses are minimized and that you can analyze viability considering the costs and assets involved.



### 4. Mitigate damage

In order to comply with applicable law, you must make the best effort to mitigate your losses and prevent the worsening of damage.

Wherever possible, damaged cargo and / or property must be separated for reuse, repair or alternative use and the costs shown to be necessary for mitigation may also be included in your formal claim.

### 5. Collect documents and evidences

You must have pictures of the damage and of cargo that has not been damaged in order to show the difference between them and provide greater clarity concerning the extension of the damage.

All applicable receipts, evidences and pictures must be collected and submitted to BTP.

**This will help us clarify the losses to our insurance company, ensuring greater speed and transparency in the claim process.**

### 6. Submit a quantified claim

After collecting all the documents and final calculation of the losses, you must submit the formal claim to BTP, emailing all the applicable documents, evidence and receipts to [claims@btp.com.br](mailto:claims@btp.com.br).

#### We ask you:

- Pictures
- Cargo documentation (BL, invoice)
- Documentation for the damaged property
- Notification/Letter of Protest to BTP
- Survey report and / or inspection report
- Proof of destination of the cargo
- Proof of repair costs of damaged property
- Operational failure report
- Proof of costs and expenses incurred

**This will help us analyze efficiently and quickly what happened and to clarify the liability and the extent of your claim.**

Other documents may be requested, depending on the type of claim filed.



### Steps BTP will take

1. Confirm receipt of protest / claim
2. Request a joint survey, if necessary
3. Start an investigation to identify liabilities
4. Wait for receipt of your quantified formal claim
5. Receive the quantified formal claim and request any pending documents
6. Finalize internal claim analysis
7. Validate contractual responsibilities and conditions
8. Send the final decision to customer

BTP receives all the Claims Letters issued without any acknowledgement of liability. Only after the quantified formal claim has been submitted, BTP will be able to evaluate the liabilities and losses claimed based on the contractual terms and conditions and current law, replying with a final decision within 30 days of receipt of the formal claim.

Based on the final decision obtained after internal analysis, the Claims Department will arrange for reimbursement or deny the claim, explaining the reasons and what our decision was based on.

For further information, please check the FAQ through the link: [www.btp.com.br/en/procedures-and-general-conditions/](http://www.btp.com.br/en/procedures-and-general-conditions/)

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