LLOYD'S Agency
A Lloyd's List Intelligence solution

CLAIMS & RECOVERIES

Webinar Programme 2026/2027

Programme overview and module content

12	2	1
technical modules	live sessions per module	final practical workshop

About the programme

This live webinar programme provides a structured introduction to cargo insurance claims, practical claim adjustment and recovery actions. Each module connects policy wording and legal principles with the evidence, reporting and decisions required in day-to-day casework.

WHO SHOULD ATTEND

- Claims handlers
- Marine cargo surveyors
- Recovery specialists
- Technical and agency personnel

HOW THE PROGRAMME WORKS

- Two live UK-time options for each module
- Practical examples and case studies
- Twelve modules followed by a final workshop
- Joining details will be issued separately

All session times shown in this document are UK time.

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MODULE CONTENT

1 Foundations of Cargo Insurance

23 September 2026, 15:30hrs (BST)
24 September 2026, 08:00hrs (BST)

- Why cargo insurance is needed and what it is designed to cover
- The different roles of the surveyor, adjuster and recovery agent
- An introduction to Institute Cargo Clauses (A), (B) and (C)
- The difference between All Risks cover and Named Perils cover
- The basic claims process and the concept of insurable interest
- Common surveyor pitfalls and why evidence must be preserved early

GROUP Case Study – Wet damage with no obvious cause

2 Cover Part 1

19 October 2026, 08:00hrs (BST)
21 October 2026, 15:30hrs (BST)

- A detailed comparison of Institute Cargo Clauses (A), (B) and (C)
- How to interpret "reasonably attributable to" and "caused by"
- Theft, pilferage and non-delivery claims
- Packaging issues, including the distinction between packaging and the insured cargo
- How to identify potentially insured and uninsured scenarios while on site
- Surveying machinery, manufactured items and damaged component parts

GROUP Case Study – Theft, pilferage or mystery loss

3 Cover Part 2

28 October 2026, 15:30hrs (GMT)
29 October 2026, 09:30hrs (GMT)

- How trade clauses and special clauses affect the scope of cover
- Bulk Oil Clauses, including the earlier wording and the 2019 clauses
- How specialist policy wording may apply in practice

GROUP Case Study – Bulk oil cargo

MODULE CONTENT

4 General Average and Salvage

11 November 2026, 15:30hrs (GMT)
12 November 2026, 09:30hrs (GMT)

- The principles of General Average and when General Average may be declared
- Key differences between the York-Antwerp Rules 1994 and 2016
- Allowable sacrifices, expenditures and port of refuge expenses
- The distinction between salvage and General Average
- Damage arising during General Average operations
- Practical examples and an introduction to Lloyd's Open Form (LOF)

GROUP Case Study – GA attendance

5 Exclusions

18 November 2026, 15:30hrs (GMT)
19 November 2026, 10:00hrs (GMT)

- General exclusions under Clause 4
- Inherent vice, delay, unsuitable packing, ordinary wear, leakage and loss in weight
- War and Strikes exclusions and the related buy-back covers
- Concurrent causes and the effect of deleting an exclusion
- How survey report wording can support or undermine a coverage assessment
- Deliberate damage and malicious acts

GROUP Case Study – Poor packing or insured peril

6 Transit

25 November 2026, 15:30hrs (GMT)
26 November 2026, 09:30hrs (GMT)

- When cover begins and whether cargo was insured at the time of damage
- Warehouse-to-warehouse cover and the ordinary course of transit
- When transit cover ends and what may terminate the insured adventure
- How survey findings can influence the assessment of termination of cover
- Storage at ports and terminals
- Voluntary and enforced changes of destination

GROUP Case Study – Damage found after storage at port

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MODULE CONTENT

7 Warranties and Duty of Fair Presentation

9 December 2026, 15:30hrs (GMT)
10 December 2026, 09:30hrs (GMT)

- What warranties are and the difference between express and implied warranties
- The position under the Marine Insurance Act 1906 compared with the Insurance Act 2015
- The effect of a breach, including suspension of cover and avoidance
- Utmost good faith and the duty of fair presentation
- The practical role of Lloyd's Agents in identifying and recording relevant information

GROUP Case Study – Potential breach of warranty

8 Types of Loss and Measures of Indemnity

16 December 2026, 15:30hrs (GMT)
17 December 2026, 10:00hrs (GMT)

- Partial loss, Actual Total Loss and Constructive Total Loss
- Loss of specie, salvage loss, destination sales and fear of loss
- Depreciation calculations and the effect of rising or falling markets
- Increased Value policies and costs that may reduce the claim
- Evidence needed for extra charges, repacking, reconditioning, sorting and forwarding
- Mitigation costs, convenience costs and the Duty of the Assured

GROUP Case Study - Total loss or repairable damage

9 Charges

11 January 2027, 15:30hrs (GMT)
12 January 2027, 09:30hrs (GMT)

- Which charges may be recoverable, including forwarding charges
- The distinction between extra charges and enhanced normal charges
- Special and manuscript clauses and the cost of proving a claim
- Separating verified facts from assumptions
- Establishing the cause, extent and timing of damage
- Using photographs, test results and careful report wording to support recovery

GROUP Case Study – Forwarding or convenience costs

MODULE CONTENT

10 — Practical Claim Adjustment

18 January 2027, 15:30hrs (GMT)
19 January 2027, 09:30hrs (GMT)

- How to structure a Statement of Claim and identify the required documents
- How to present an adjustment and avoid common mistakes
- A step-by-step review of a complete worked adjustment
- How and when to hold carriers liable
- Evidence required for recoveries and the importance of carrier attendance
- A high-level introduction to sea, road and air regimes, time bars and notices of claim

GROUP Case Study – Practical adjustment

11 — Recoveries Part 1

25 January 2027, 09:30hrs (GMT)
26 January 2027, 15:30hrs (GMT)

- The principles of subrogation and who may recover
- When recovery rights arise and the Duty of the Assured
- How to identify the relevant international or national rules
- Air and road carrier recoveries
- Time bars and limits of liability

GROUP Case Study – Water damage – sea or fresh

12 — Recoveries Part 2

1 February 2027, 09:30hrs (GMT)
2 February 2027, 15:30hrs (GMT)

- A more detailed overview of the principal recovery regimes
- Sea carriage claims
- Road and rail carriage claims
- United States recovery considerations
- Applying the correct regime to practical claims scenarios

GROUP Case Study – Clean receipts but damaged cargo

FINAL WORKSHOP

8 February 2027, 15:30hrs (GMT) | 9 February 2027, 09:30hrs (GMT)

Bringing the programme together

- Review the key principles covered across the 12 modules
- Apply learning to practical claims and recovery scenarios
- Discuss common challenges and approaches
- Raise questions during an open discussion and Q&A

Registration and joining instructions will be circulated separately.