

We are a trusted partner for your company's cargo insurance. We acquire the necessary additional information and guide all parties involved in the claim.

With our outstanding partner network, you are guaranteed a no-fuss process to damage inspection and repair.

Instructions in case of cargo damage

- take immediate action to limit the damage
- make a note for the transporter in the waybill or in writing
- notify to the police any accident or loss caused by a criminal act
- take care of the goods and take photos
- provide LocalTapiola with an opportunity to inspect the damage
- notify of any cargo damage immediately.

Instructions for transporters or freight forwarders in case of cargo damage

- take immediate action to limit the damage
- notify your principal of the damage
- settle the reclamation between transporters
- notify to the police any accident or loss caused by a criminal act
- take care of the goods and take photos
- provide LocalTapiola with an opportunity to inspect the damage.

LocalTapiola is there for you

Report any loss or damage to us as soon as possible after it has occurred.

Report a loss via email

- cargoclaims@localtapiola.fi
- Please note that the email connection is not secure. You can send us a secure message at <https://secure.lahitapiola.fi>

Call us

- +358 9 453 3977 (weekdays 9am–3pm)

Report a loss

Please fill out the attached damage report.

If possible, attach the following documents to the loss report:

- waybill
- commercial invoice
- reclamation to the transporter
- other explanatory documents relating to the incident.

The transporter's maximum liabilities for cargo damage and reclamation periods laid down by transport legislation

	Transport in Finland	International transport	Reclamation period	Apparent	Latent damage	Delay
	EUR20/kg	8.33SDR/kg	Immediately		7 days	21 days
	667SDR/package or 2SDR/kg		Immediately		3 days	60 days
		26 SDR/kg from 28.12.2024	Immediately		14 days	21 days
	EUR25/kg	17SDR/kg	Immediately		7 days (international) 10 days (Finland)	60 days (international) — (Finland)

<input type="checkbox"/> Currency, euro	Other, what?								
Transport and insurance	Consignor, name and address								
	Consignee, name and address								
	Cargo insured by <input type="checkbox"/> consignor <input type="checkbox"/> consignee			Insurance No.					
	Transported <input type="checkbox"/> by sea <input type="checkbox"/> by rail <input type="checkbox"/> by mail <input type="checkbox"/> by air <input type="checkbox"/> by truck								
	Carrier/airline/shipping company			Truck no. / Flight no. / Vessel					
	The cargo space was <input type="checkbox"/> closed <input type="checkbox"/> open <input type="checkbox"/> covered <input type="checkbox"/> uncovered			Trade term					
	<input type="checkbox"/> Unpacked <input type="checkbox"/> Packed			Packing material					
	Loading time and place			Destination					
	Details on loss or damage Place and date of discovery Damage found <input type="checkbox"/> when unloading <input type="checkbox"/> when unpacking Notified to carrier <input type="checkbox"/> in the waybill at the time of the delivery <input type="checkbox"/> in writing, date Description of the event and the damage (use attachment if needed)								
						Name		Social security/Trade registration No.	
Address									
Bank account									
Calculation of compensation		VAT %	Quantity	Unit price according to invoice	Value after damage	Amount of damage			
Goods damaged									
			Total claim						
Contact person				Phone number					
E-mail									
Information on claims notified to LocalTapiola is stored in the insurance companies' mutual claims register. LocalTapiola also checks information on claims notified to other insurance companies. The information is only used in the claims handling in order to prevent crime against the insurance companies.									
Enclosures (as copy)				Place and date					
<input type="checkbox"/> Invoice <input type="checkbox"/> Repair invoice <input type="checkbox"/> Waybill <input type="checkbox"/> Notification to carrier <input type="checkbox"/> Police report <input type="checkbox"/>				Signature					