

# Anomaly report

## Confidential document



**CESAM**

Claim reference :

Incident date :

Surveyor reference :

Survey date :

Surveyor name :

Document issued on :

**Claim amount :**

**Assessment amount :**

**Yes**

### Contractual anomaly

Recent subscription or amendment: probable prior existence of the loss	
Non-compliance: Non-compliant activity, non-owner subscriber, differences in ship characteristics (between the contract, ship's papers and surveyor reports (CIN number), non-compliant title of conduct, etc.)	
Absence of proof of ownership or regular maintenance	
Claim occurring in a geographical area not covered by the contract	

### Inconsistent, implausible or unusual circumstances

Inconsistent, implausible or unusual circumstances, statements and timelines	
Absence of claims reports/sea reports written by the insured party	
Date and time of the incident unclear or changed over the course of the statements	
Claim closely related to a change in the circumstances of the insured or third party (cessation of business, competition, etc.)	
Very little or no evidence of forced entry (in the event of THEFT)	
Apparent financial difficulties of the insured or third party	
For fires: abnormal spread (multiple sources, downward spread, abnormally rapid spread and in the middle of the night, etc.)	
Complacency between the parties (family ties, friendships, commercial relations between the insured and third parties – port neighbors, ties between the shipyard and the insured parties, etc.)	
Absence of accounting records or questionable accounting records of the insured or third party	
Cash purchases exceeding €1,000	
Witnesses absent or difficult to contact to confirm the facts	
Context of the unlikely incident related to weather conditions, unsuitable navigation area, etc.	
Absence of SNSM/CROSS calls in case of danger – verification of reports	
Failure to report THEFT/TOTAL LOSS to the maritime authorities.	
Difficulties in identifying all parties involved in the claim and beneficiaries (insured, third parties, captains, management company, others, etc.)	

### Exaggeration of damages

Elements already noted during a previous incident	
Claim for property that is undamaged or unrelated to the incident	
Claim that is clearly exaggerated (more than double the surveyor's estimate) by the customer, third party or construction site, or stock that is too damaged or obsolete	
Value of the property overestimated in relation to its actual condition	
False declaration regarding the property's equipment, characteristics or options	
Non-existent property or property replaced (damaged) prior to the loss	
Collusion between the parties to increase the total amount of compensation (insured, third party and the construction site)	

### Questionable, non-compliant or inaccurate information on supporting documents

Supporting documents submitted are crossed out, non-compliant or questionable, photocopied copies	
Inconsistencies in the information provided on the supporting documents submitted: beneficiary's identity, company identification, VAT rate, project start and delivery dates, acceptance report, complaint report, etc.	
Fake documents or document falsification (e.g. fictitious repairs – repairs that were never carried out, false insurance certificates, etc.)	

Ensure that documents are compliant and consistent: request valid invoices from the construction site.

### Behaviour of the insured person

Unusual eagerness for a favourable or unfavourable transaction	
Insured person abnormally aggressive, irritated or threatening	
Identity theft	

### Comment or other anomaly