

THE GOOD SURVEYOR GUIDE



The purpose of this note is to provide guidance to surveyors and average agents recommended by CESAM. This presentation aims to explain the expectations of French brokers and insurers, in the light of their needs in terms of survey and French regulations. Please also note that those recommendations are strongly recommended, and compliance will be assessed during CESAM audits. You can find all the applicable rules [here](#).

Recommendations

BEFORE SURVEY

- Acknowledge safe receipt of the survey assignments as soon as possible.
- Sent joint survey notification to every involved parties, either by registered post or by email with acknowledgement of receipt (keep the delivery receipt). Survey summons period is crucial : you may not, except in exceptional circumstances (perishable goods, express request from your principal, etc.) summon the parties in less than 3 working days.

If the parties have not been invited, or not invited within the right period, surveyor's observations will be unenforceable.

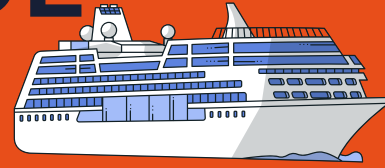
- If you have already been appointed for the same unit (H&M surveyors), or by the Insurer of another involved party, inform immediately your principal and withdraw if he doesn't allow you to act for both parties.

DURING SURVEY

- Carry out all usual tests to assess damage extent or its origins (silver nitrate test, temperature readings on several pallets and several tier, laboratory tests, etc.). For tests involving additional costs, ask your principal for prior approval.



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AFTER SURVEY

- Clearly identify transport chain actors and their contractual relationships with others in your report.
- Add caption to your photographs (especially if the goods or unit inspected are unusual/complex/technical) : be a good teacher !
- Clearly identify the causes and origins of the loss based on your finding. If you are unable to definitely assess the origin of the damage, mention it in your report.
- Clearly state damage assesement. You may also submit your figures to the opposing surveyors.
- Submit your report within a reasonable period.
- Itemise costs on your invoice.

Don'ts

- Don't settle claims.
- Don't take position on the insurance cover that may be available.
- Don't interpret the Insured's behaviour, stick to the facts.

Tips

- Take your client by the hand explaining technical terms and facts simply and concisely.
- Keep your client regularly informed of the file progress, and prevent reminders !
- Make your report easy to read with a clear, neat layout and spelling.
- Improve your report by including relevant pictures. Explain what you are describing.