

## Draft Study Material



# WAREHOUSE CLAIMS COORDINATOR

(Qualification Pack: Ref. Id. LSC/Q2117)

Sector: Logistics

(Grade XII)



**PSS CENTRAL INSTITUTE OF VOCATIONAL EDUCATION**

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## Preface

Vocational Education is a dynamic and evolving field, and ensuring that every student has access to quality learning materials is of paramount importance. The journey of the PSS Central Institute of Vocational Education (PSSCIVE) toward producing comprehensive and inclusive study material is rigorous and time-consuming, requiring thorough research, expert consultation, and publication by the National Council of Educational Research and Training (NCERT). However, the absence of finalized study material should not impede the educational progress of our students. In response to this necessity, we present the draft study material, a provisional yet comprehensive guide, designed to bridge the gap between teaching and learning, until the official version of the study material is made available by the NCERT. The draft study material provides a structured and accessible set of materials for teachers and students to utilize in the interim period. The content is aligned with the prescribed curriculum to ensure that students remain on track with their learning objectives.

The contents of the modules are curated to provide continuity in education and maintain the momentum of teaching-learning in vocational education. It encompasses essential concepts and skills aligned with the curriculum and educational standards. We extend our gratitude to the academicians, vocational educators, subject matter experts, industry experts, academic consultants, and all other people who contributed their expertise and insights to the creation of the draft study material.

Teachers are encouraged to use the draft modules of the study material as a guide and supplement their teaching with additional resources and activities that cater to their students' unique learning styles and needs. Collaboration and feedback are vital; therefore, we welcome suggestions for improvement, especially by the teachers, in improving upon the content of the study material.

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**Date: 20 June 2024**

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## MODULE 1

## VALIDATE THE CLAIMS

### Module Overview

Warehousing in simple terms is storing the goods until they are needed. In today's world, warehousing operations are tightly integrated with the manufacturing and supply chain activities. Effective warehousing operations are one of the growing needs of the businesses across the world. The goal of warehouse operations is to satisfy customer's needs and requirement while utilising space, equipment and human resource effectively. Effective management of warehouse contributes to how your customer perceives your organisation.

Warehouse Operations Management covers all the day to day activities of a warehouse. The major activities on a high level are receiving inbound goods, storing the goods in warehouse, dispatching the goods (outbound). There are many interim activities involved under these broader categories.

While performing the warehouse functions, there is a considerable movement of goods within the warehouse as well as while the goods are in transit, inbound and outbound. There are many occasions on which the goods have to be handled like:

- moving at the right place of storage as per demarcation,
- while packing the goods for outbound movement,
- handling goods while doing housekeeping of the warehouse,
- moving goods while preparing for shipping/outbound movement,
- handling the goods while doing inspection,

There could be many other reasons why goods need to be moved. While these movements are essential and a part of day to day work, they could be the reason for damages, breakages, loss of goods. The goods are prone to damages due to decomposition or disintegration of the goods because of improper storage conditions and improper handling. There are chances of pilferage if there are no proper records of inventory levels. These could be a major cause of dissatisfaction for the customer as it is a direct loss to the customer.

Many a time, the goods are damaged even before they come to the warehouse, or the goods are shipped out of the warehouse. It is absolutely essential to maintain the records of inbound and outbound goods along with the day and



time of movement as these will form the basis of determining when and where the goods have been damaged and who is probably responsible for it. All these damages to goods is a cause of concern for a warehouse as they affect the customer service and leave many customers dissatisfied if not addressed properly. A skilled resource that can look into all aspects of such damaged goods or claims, made by customer for their damaged goods, is known as a Claims coordinator.

The customer raises his/her concerns regarding damaged/lost goods on a claim form. The claims coordinator needs to verify the claims by doing appropriate investigations. He/she may have to take help for various entities, internal and external, while doing so. He/she acts as a single point of contact for all the claim related queries. The claims coordinator ensures that a proper record of the documents related to the claim is maintained. A claim can be made by a customer through the insuring company. In insurance cases, the claim coordinator provides all the documents and information needed by the insurance company to process the claim. A claim coordinator needs to ascertain that all the terms and conditions of the warehouse have been followed while processing the claim. Many a time, the warehouse is not liable for any losses if it is clearly mentioned in the terms and conditions provided to the customer. There are some instructions provided to the customer about how to store the goods or how should the packaging be. There needs to be special instructions in case of perishable and breakable goods while packing. Storage instructions for biodegradables and chemicals need to be informed prior to storage. All such conditions should be met by the customer and they are generally made available to the customer by the warehouse authorities before the goods are moved in the warehouse.

A claim coordinator needs to be aware of all the terms and conditions of the warehouse to process the claims. He/she also needs to have a goods analytical approach to investigate a claim. One of the important aspects of a job of a claim coordinator is validating a claim and preparing a proper document along with supporting proof of his/her findings while investigating a claim. This is important for any insurance related purpose and well as to help all the parties involved to know why the damage occurred and when. This will help to assign the responsibility of the claim on appropriate entity. It also helps to determine the compensation level for the damage.

In this unit we will see in detail about “validation of claims”. It contains four sessions which have been designed to explain how the claim is investigated and how a claim coordinator verifies the claim by conducting interviews. We will understand what are the things which needs to be checked in claim documents and what are the follow up actions once the investigation is done.

## Learning Outcomes

After completing this module, you will be able to:

- To Understand and apply the procedures for thoroughly investigating insurance claims to determine their validity.
- To Conduct effective verification interviews to gather accurate information and evidence related to insurance claims.
- To Validate the accuracy and completeness of claim filings, ensuring all necessary documentation and information are included.
- To Execute the proper disposal and clean-up of damaged goods, adhering to relevant regulations and minimizing further loss or damage.

## Module Structure

Session 1: Claim Investigation

Session 2: Verification Interviews

Session 3: Validation of Claim Filing

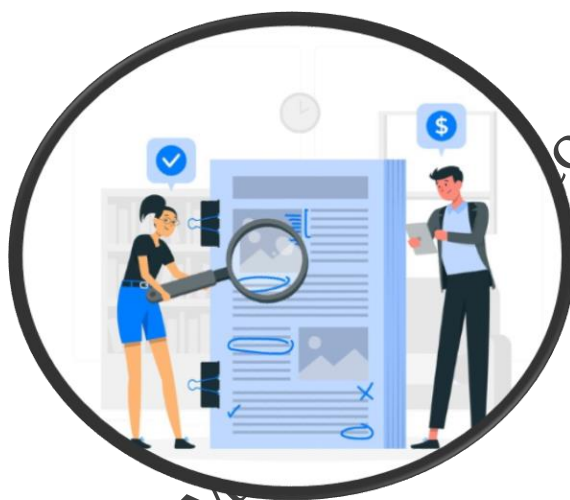
Session 4: Disposal and Cleanup of Damaged Goods

### Session 1: Claim Investigation

Once the claim form is received by the coordinator, he/she goes through the claim details and looks for any supporting documents or evidence attached with the form. It is generally mentioned in the claims process about the requirements for submitting claim request and the required documents. In general, the damaged goods are kept in a separate area of the warehouse which is demarked for keeping damaged goods. This is also known as quarantined area for damaged goods. The damaged goods are quarantined so that they do not damage the other goods. This is applicable especially in cases of perishable goods and chemicals. The claims coordinator does a visual inspection of the damaged goods in quarantined area after going through the claims document. He/she verifies the quantity and other details as per the claims form. It may happen that some goods require further detailed inspection based on the extent of damage. It may need some specialised equipment, e.g., weighing machine, laboratory testing specially for chemical goods. The claims coordinator would generally refer these cases to the quality department or relevant department or take help from experienced staff of the warehouse to inspect such goods. The objective of this inspection is to check for the accuracy of the claim as per the claim form. It also helps to have an estimate of the loss and decide a reimbursement amount or compensatory goods to be ordered. It

helps to record the reasons of damage and who is responsible for the damage. It also helps to understand whether all the terms and conditions of the warehouse have been met at the time of storage.

All the findings of the inspection should be documented in the inspection checklist. It is necessary to take photographs, videos of the goods if required which will be an important evidence of the damage claim. These are mostly required for any insurance claims. An inspection of goods is important to identify if there are any false claims made by the customer. It helps to understand to what extent the damage has happened and if it is repairable or some goods can be resold to recover partial losses. Goods inspection is best way to start investigation of the claim related to damaged goods (Fig 1.1).



**Fig. 1.1: Claim Investigation**

(<https://shorturl.at/OZf9h>)

### CAUSE OF DAMAGES

A claims coordinator needs to carefully investigate the claim made by the customer. It can be related to damage, theft, missing inventory or breakage while handling. In a warehouse, claims related to damages to the goods kept in the warehouse are the major part of the claims. Most of the damages that occur in the warehouse happen while handling the goods. A claims coordinator needs to carefully examine the goods and try to ascertain what could be the possible reason of damage. We will see some common reasons of damages but they are not exhaustive.

- Damages due to improper handling.

- Damages due to improper storage.
- Damages due to improper packaging.
- Damages due to inadequate space.
- Damages due to lack of safety equipment.
- Damages due to lack of training to warehouse staff.

Let us see each of these in details

**1. Damages due to Improper Handling:** This is one of the major cause of damage in warehouse. The goods kept in a warehouse are handled multiple times for various reasons like;

- Moving goods at the right place of storage as per demarcation.
- While packing the goods for outbound movement.
- Handling goods while doing housekeeping of the warehouse.
- Moving goods while preparing for shipping/outbound movement.
- Handling the goods while doing inspection.

Improper handling of goods while making movement is possible, hence, there needs to be a proper planning prior to storage. This will avoid touching the goods multiple times. The place of storage and provisions for housekeeping should be done beforehand. As far as possible, use the equipment or automated machines to move the equipment to avoid errors. A claims coordinator needs to confirm from the inspection if the goods were damaged while handling, and necessary evidence should be collected. These evidences can be collected form records of housekeeping schedules for movement, camera recordings, photos and enquiry with the porters or material movers.

**2. Damages due to Improper Storage** - The storage conditions in the warehouse play an important role in preventing damages to the goods. Generally, the customer mentions the nature of goods and if there are any specific storage conditions to be maintained by the warehouse. The warehouse should ensure that these conditions are met while planning for these goods e.g., perishable goods like dairy products need to be refrigerated, agriculture goods like some food grains need to be kept in dry place to avoid moisture. The goods get decomposed or contaminated if these conditions are not taken care of. Some chemicals or medicines needs to be kept away from sunlight and in cool place. The temperature and lighting should be controlled for such goods. A claims coordinator should always check for these special instructions mentioned by the customer and verify if the warehouse has complied with these

conditions. Many a time, the customers don't mention the nature of the goods, and also not instruct for special storage conditions. In such cases, the warehouse would not be responsible for any damages if it is mentioned in terms and conditions of the warehouse. Evidences such as records, forms filled up by the customer while booking the space, photographs needs to be collected as a record.

- 3. Damages due to Improper Packaging** – Many industries are stressing on the need of a good packaging of materials to avoid losses due to the damaging arising out of movement of goods. Packaging plays an important role in protecting the goods within the package against breakage, scratches or degradation of the original product. It is likely that the goods can break while moving them, specially glassware or delicate goods, consumer goods, decorative goods, etc. Hence, they need to be packed very carefully and proper instructions needs to be mentioned on the boxes so that they are effectively handled by warehouse person. A claims coordinator needs to check if such packaging is done by the customer and instructions are mentioned on the packaging. He/she needs to take photos for record purpose.
- 4. Damages due to Inadequate Space** - A warehouse needs to plan the storage place carefully. Generally, the space is allotted to a consignment of goods well in advance and proper storage racks or pellets are assigned before the goods are moved in. If the goods are overstocked or not allotted with proper racks, then there is a possibility of crumbling, breakage, spillage or scratching of goods. It may also restrict free movement of goods and personnel within the warehouse leading to accidents or further damage.
- 5. Damages due to Lack of Safety Equipment** - The warehouse is generally well equipped with all safety equipment for the goods and personnel. If these are not available, then it may lead to major accidents and damage of goods. E.g. A fire extinguisher is necessary and in proper working condition. Appropriate equipment for moving the goods should be available such as forklifts, cranes, trolleys. They should be in proper working condition. Absence of such equipment may lead to damages while handling goods. A claim coordinator needs to take into consideration of such background information and record it in the claim reports.
- 6. Damages due to Lack of Training** – Warehouse personnel are trained to handle goods and equipment. If there is no training it may lead to losses or damage to goods. If the person doesn't know the meaning of signage or instructions mentioned on the packaging, or he/she doesn't know the effects of not following instructions, it may result in damage of

goods. E.g. a shipment of glass items is broken because the person doesn't understand the signage or instructions written on the boxes. Another example is, perishable goods are stored in non-refrigerated area as the person is not trained to know the effects of doing so. This may lead to loss or damage of goods. A claim coordinator needs to verify this kind of information if damage is due to a person.

These are the various reasons of damages but as mentioned earlier there may be many other reasons as well. A claim coordinator should try and collect as much as information related to the claim. This would enable to take appropriate decisions.

### **VALIDATE THE DAMAGES WITH EXPERT**

A claim coordinator is a person who assimilates all the information regarding the claim. He/she also validates the claim made by the customer. At times he needs an expertise to conclude his findings regarding the damage. Generally, all complex claims validation is referred to an expert. If a particular claim is straight forward and all the necessary evidences are available to support it then the claim coordinator will update the claim records and he may not require support from expert.

An expert is required when the visual inspection or inspection done by some basic equipment is not sufficient. If there is no data available for evidence, then a person working in a warehouse and has a considerable experience of working is referred as an expert. Everybody would agree with his decision regarding the damage. Specialized roles in warehouse who are proficient in testing with specialized equipment's or conducting tests for damaged goods are generally the experts who can be approached to validate the claim. Many a times the damaged goods are also sent to external parties for testing e.g. Laboratories, mechanical workshops etc. In such cases, the claim coordinator would await the reports from such external experts and then record the findings in claim report. Many a times the damaged goods are also referred to an external valuator. External valuator is a person who is an authorized person to estimate the value of the goods. The claim coordinator would use his report to decide the amount of compensation for the claim.

Internally the quality assurance department or internal testing labs perform duties of an expert. The claim coordinator includes their report in the final claim record. All the report by the experts, internal or external act as an important evidence for the claim records.

### **FALSE CLAIMS**

The main aim of investigating a claim is to identify false claims and help to separate them out with appropriate evidence and documents. Any claim which is made by a customer needs to be within the terms and conditions of the



warehouse. Lists of terms and conditions are provided to the customer prior to booking his consignment for storage in warehouse. There are certain rules and regulations pertaining to storage of goods which should be taken care of by the customer, e.g., packaging of the goods, any special instructions to be mentioned on the packaging, mentioning the nature of goods which helps in making appropriate provisions for storage. A claims coordinator will investigate all the aspects of a claim as mentioned by the customer and he will provide his feedback with relevant evidence. He will all check if all the terms and conditions of the warehouse have been met with by the customer. If it is revealed from the investigation that the customer hasn't met any terms and conditions, or the damage has occurred because of negligence from the customer then the claim is rejected and it is a false claim. The explanation of rejecting such claims is always provided to the customer. Sometimes the claims are partially rejected based on the investigation and evidence. The customer claims for a specific quantity and amount of damage, however after investigation it may be verified that not all goods are damaged hence the amount of reimbursement changes. The partially damaged goods are generally sold at a discounted price to recover some money by warehouse. We might have come across such discounted price sale happening around us. In a false claim the customer might provide misleading information and claim for damages. This misleading information generally gets highlighted after investigation of such claims. It is very important to gather sufficient evidences for such claims as they might be needed for future dispute. An explanation is necessary to be provided to the customer even if the claim is false as the customer needs to know the status of his claim.

### **UPDATE CLAIM STATUS**

The claim coordinator investigates the claim by inspecting the goods and the other aspects of a claim by taking help from experts if required. Once his investigation is complete, he generally updates the claim report and attaches all the evidences in form of photos, videos and documents along with this report. The report is a summary of the findings of the claim coordinator against the reasons of damage mentioned by the customer in the claim form. There is also evidence against each of the reason and also further reports from external and internal experts to validate the claim. This record needs to be updated on a regular basis during the investigation. There is generally a time frame provided to the customer for processing the claim. A claim where the investigation is dependent on internal experts is processed within the provided timelines. However, any claims which need an external assessment may be delayed as the timelines can vary. In all cases the claim coordinator needs to keep the customer informed about the timelines and progress of claim. In warehouses where the claims are managed on electronic platform, the status is updated on the software and all the information is entered in the system as

soon as the investigation is over. This information is picked up by relevant departments later on for further processing.

### Activities

**Activity 1:** Visit to a nearby warehouse list out reasons for damages and prepare report.

**Materials Required:** Pen, Paper and logistics to visit a warehouse

**Procedure:**

1. A group of student visit to a warehouse.
2. Go to the claims department and collect copies of claims forms, claims report, copy of standard terms and conditions of the warehouse.
3. Collect some samples of damaged goods and damage report copy.
4. Share the copies of claim report and claim form in classroom.
5. List down the reasons of damage mentioned in the claim form
  - a) Transportation Incidents
  - b) Storage Conditions
  - c) Packaging Issues
  - d) Product Defects
  - e) Handling Errors
6. List down the investigation findings against each of these reasons.
7. List down the evidences against each of these investigation points if available
8. List down the terms and conditions mentioned in the warehouse documents
9. Separate the expert's report/comments/findings from the report and give reasons why were they referred to the experts by the claim coordinator.
10. Identify if the claim was false and rejected or approved.

**Activity 2:** Prepare a chart to demonstrate Causes of Damages.

**Material Required:** Notebook, Pen, Pencils, Eraser and access to the Internet.

**Procedure:**

1. The teacher will ask the students to go through the available reading material and to prepare a chart on the topic Cause of Damages'.



2. The students will prepare the chart on the topic.
3. The students will include following reasons with pictures in the chart of Cause of Damages:
  - a) Damages due to improper handling.
  - b) Damages due to improper storage.
  - c) Damages due to improper packaging.
  - d) Damages due to inadequate space.
  - e) Damages due to lack of safety equipment's.
  - f) Damages due to lack of training to warehouse staff.
4. The students will submit the chart to the teacher.
5. The teacher will select 2-3 charts prepared by the students.
6. The teacher will discuss and explain about the topic in the classroom.

### Check Your Progress

#### A. Fill in the Blanks

1. The damaged goods are \_\_\_\_\_ so that they do not damage the other goods
2. An inspection of goods is important to identify if there are any \_\_\_\_\_ made by the customer
3. \_\_\_\_\_ plays an important role in protecting the goods within the package against breakage, scratches or degradation of the original product
4. If the person doesn't know the meaning of \_\_\_\_\_ mentioned on the packaging or he doesn't know the effects of not following instructions he may handle goods carelessly without knowing, he is damaging the goods
5. Generally, all complex claims validation is referred to an \_\_\_\_\_.

#### B. Multiple Choice Questions

1. An expert is a required when the \_\_\_\_\_ or inspection done by some basic equipment is not sufficient
  - a) Monitoring
  - b) Transaction
  - c) Visual Inspection

- d) None of the above
2. Any claim which is made by a customer needs to be within the terms and conditions of the \_\_\_\_\_
- a) Warehouse
- b) General Store
- c) Office
- d) None of the above
3. The main aim of investigating a claim is to identify \_\_\_\_\_ claims
- a) Reimbursement
- b) False
- c) Goods
- d) None of the above
4. A claim where the investigation is dependent on \_\_\_\_\_ is processed within the provided timelines
- a) Customers
- b) External Experts
- c) Internal Experts
- d) None of the above
5. In all cases the claim coordinator needs to keep the \_\_\_\_\_ informed about the timelines and progress of claim
- a) Management
- b) Customer
- c) Police
- d) None of the above

**C. State whether the following statements are True or False**

1. Damaged goods are often kept in a separate area of the warehouse, known as a quarantined area, to prevent them from damaging other goods.
2. Visual inspection of damaged goods is conducted by the claims coordinator to verify the quantity and details as per the claim form.

3. Specialized equipment and further detailed inspection may be required for some damaged goods, especially those involving chemicals or perishable items.
4. Lack of safety equipment in the warehouse generally does not affect claims related to damaged goods.
5. False claims can occur when customers fail to adhere to the terms and conditions of the warehouse or provide misleading information about the damage.

#### D. Match the Columns

	Column A		Column B
1	Damages due to improper handling	A	Specialized equipment for moving goods
2	Damages due to improper storage	B	Mishandling during various tasks
3	Damages due to improper packaging	C	Lack of adherence to storage conditions
4	Damages due to inadequate space	D	Inadequate provision of storage racks
5	Damages due to lack of safety equipment	E	Insufficient protection for goods within packages

#### E. Short Answer Questions

1. What are the reasons of damage of goods?
2. How is inspection of quarantine goods done?
3. Write short notes on False claims
4. List down reasons of handling goods in warehouse operations.

#### F. Long Answer Questions

1. Explain how goods are damaged because of improper storage with examples.
2. How to update claim status.

#### G. Check Your Performance

1. Demonstrate the reasons of damage of goods.
2. Spell out the inspection procedure of quarantine goods.

3. Demonstrate goods are damaged because of improper storage with examples.

## Session 2: Verification Interviews

Interview is a face-to-face interaction between interviewee and interviewer. In our case the interviewee is a party involved in claim and the interviewer is the claims coordinator. If handled carefully, it can be a powerful technique in having accurate information of the claim otherwise unavailable. At the same time, if the interview is not handled carefully, it can be a source of bias, restricting or disturbing the flow of communication.

Different scholars have defined ‘interview’ differently. According to Scott and others, “an interview is a purposeful exchange of ideas, the answering of questions and communication between two or more persons”. Bingham and others define an interview as a ‘conversation with a purpose’.

Thus, interview can be defined as an attempt to secure maximum amount of information from the parties involved in claim. It tries to achieve accurate information of the claim in terms of when damage occurred, how it occurred, any other person presents while the damage happened, how damage was detected, any more evidences available etc.

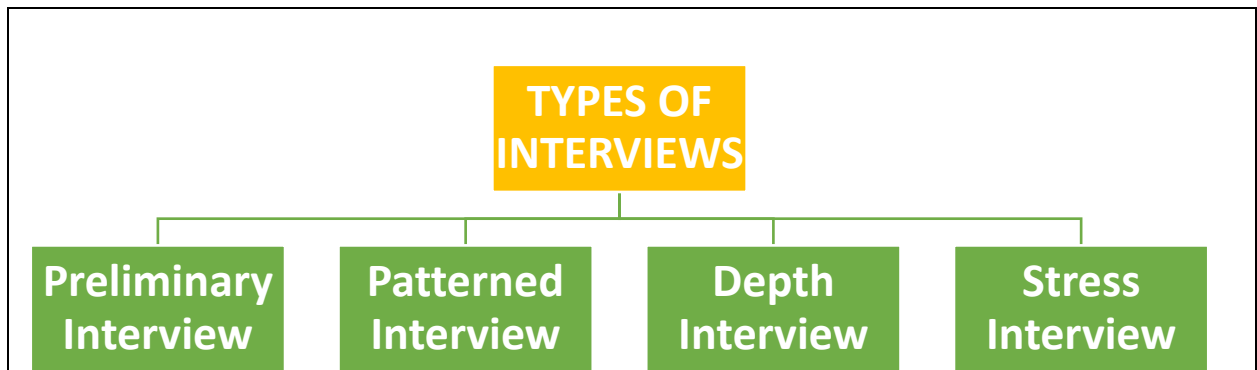
### OBJECTIVES OF INTERVIEW

In the claim investigation process, interview serves the following objectives:

1. Verifies the information obtained through various sources
2. Helps obtain additional information about the claim otherwise not available.
3. Gives the party involved in claim all necessary facts and information about the claim and its progress
4. Helps establish mutual understanding between the information provider and claim coordinator
5. A claim coordinator can judge a person providing information about claim in a face to face conversation.
6. It is the only way to witness how informer interacts and how he responds, his way of thinking about the claim and damage.

### TYPES OF INTERVIEWS

Four types of interviews for verification have been identified. These are (Fig. 1.2):



**Fig. 1.2: Types of Interviews**

### **A) Preliminary Interview**

The interviews conducted to screen the information provider to decide whether further detailed interview will be required are called preliminary interviews. The details about the claim and information required is discussed with the party involved in claim to seek help from him for further information if he can provide it. The coordinator needs to access if the informer is of help for providing additional information or has limited information.

One of the drawbacks associated with the preliminary interview is that it might limit the information flow in case interviewers do not have much and proper experience in verifying if the person is competent to provide information. The positive argument, if any, for this method is that it saves time and money for the warehouse.

### **B) Patterned Interview**

In this interview, the pattern of the interview is decided in advance. What kind of information is to be sought or given, how the interview is to be conducted, and how much time is to be allotted to it, all these are worked out in advance. In case the person providing information drifts, he/she is swiftly guided back to the structured questions by the coordinator. Such interviews are also called standardized interviews. This is best suited for verification of claims as it is to the point discussion about claims. These interviews can also be conducted over phone and need not be face to face discussions.

### **C) Depth Interview**

As the term itself implies, depth interview tries to probe the information provider in depth and detail for the information about claim. It, accordingly, covers the entire history of claims, a detailed minute by minute sequence of events of damage, analyze documents, photographs or video recordings and verify extent of damage of goods and remedies to minimize losses, place

where damage occurred, if the claim is within the terms and conditions of the warehouse. This method is particularly suitable for complex claims which require a lot of details. Expectedly, depth interview involves more time and money in conducting it.

#### **D) Stress Interview**

Such interviews are conducted for the claims which are required to be performed by applying some pressure to verify and collect information. The objective of stress interview is to make deliberate attempts to create stressful or strained conditions for the informer to observe how the person behaves under stressful conditions.

The common methods used to induce stress include frequent interruptions, keeping silent for an extended period of time, asking too many questions at a time, making derogatory remarks about the person who did the damage, accusing the informer that he is lying and so on. The purpose is to observe how the candidate behaves under the stressful conditions – whether he loses his temper, gets confused or frightened. All this is done to verify the information regarding the claim and judge if it is a false claim. This is also to verify if some facts have been concealed.

However, stress-inducing must be done very carefully by the claim coordinator as it requires special skill and training otherwise it may result in dangers. Emotionally charged informer must not be subjected to further stressful conditions. The informer should be given sufficient chance to cope with such induced stress before he leaves.

#### **LIMITATIONS OF INTERVIEW**

Research studies have firmly established that, among all verification methods, interview has been the most researched and carefully documented method. However, interview suffers from some limitations also.

- a) Interviewers (Claim Coordinator) may not have a clearly defined technique developed. This results in lack of validity in evaluation of the claim.
- b) There is always variation in interpreting the information provided by the party involved in claim.
- c) Interview can help judge the person's character but cannot firmly help to decide if he is providing true information.
- d) An interview can be influenced by the single characteristic of the information provider found out on the basis of interview and may affect the judgment of the claim coordinator. This is called 'halo effect'. E.g. the informer may be more knowledgeable or may be of a higher qualification

on the subject. This can influence the coordinator in making a correct judgment.

- e) The biases of claim coordinator may cloud the objectivity of interview.
- f) Finally, interview is a time consuming and expensive device of selection.

### **INTERVIEW THE RELATED PARTIES INVOLVED IN CLAIM**

The above listed limitations or defects in interview underline the need for observing certain guidelines to make interviews more effective. Below are given some guidelines for conducting effective interviews related to parties involved in claim. If observed, can make interview more effective:

- a) The interview should have a definite time schedule known to both the coordinator and the involved party.
- b) Interview should be conducted by the competent, trained and experienced claim coordinator.
- c) The claim coordinator should have specific set of guidelines for conducting interview.
- d) The claim coordinator should ensure an element of privacy for the information provider.
- e) All information of the party involved (informer) to be interviewed should be gathered and recorded before the interview starts.
- f) The interview should not end abruptly but it should come to close tactfully providing satisfaction to both persons involved.
- g) The claim coordinator should show their sensitivity to the informer's sentiments and also sympathetic attitude to him/her.
- h) The claim coordinator should also display emotional maturity and a stable personality during the interview session.

### **Activities**

**Activity 1:** Conduct a role play on "Interviews".

**Materials Required:** Notebooks, Pens, Markers, Arrangement to visit warehouse.

1. A group of students visit a warehouse and collect claim forms and investigation report copies from the warehouse.
2. The copies are shared in the class room.
3. Create to groups do a role play, one of the interviewer (claim coordinator) and other interviewee (Involved party).

4. Each group should be provided the copies of claim report and claim form collected from the warehouse to understand the nature of claim and the findings of investigation
5. Conduct one to one interviews on the basis of the claim form.
6. Once this exercise is done tell the students to answer the following
  - a. What were the objectives of the interview?
  - b. Which type of interview was preferred by the interviewer? Why?
  - c. Interviewee (involved party) should write a feedback on the interview process conducted by the Interviewer.
  - d. What preparations were done by the interviewer before conducting the interview?
  - e. What limitations were experienced in the interview process?
7. Make a report on findings.

**Activity 2:** Prepare a chart to demonstrate 'Types of Interviews'.

**Material Required:** Notebook, Pen, Pencils, Eraser and access to the Internet.

**Procedure:**

1. The teacher will ask the students to go through the available reading material and to prepare a chart on the topic 'Types of Interviews'.
2. The students will prepare the chart on the topic.
3. The students will include following types in the chart of Types of Interviews:
  - a. Preliminary Interview
  - b. Patterned Interview
  - c. Depth Interview
  - d. Stress Interview
4. The students will submit the chart to the teacher.
5. The teacher will select 2-3 charts prepared by the students.
6. The teacher will discuss and explain about the topic in the classroom.

### Check Your Progress

**A. Fill in the Blanks**

1. The purpose of an interview is to secure maximum \_\_\_\_\_ from the parties involved in the claim.



2. In a preliminary interview, the coordinator assesses if the informer can provide \_\_\_\_\_ information.
3. Depth interviews are suitable for \_\_\_\_\_ claims that require a lot of details.
4. Stress interviews are conducted to observe how the candidate behaves under \_\_\_\_\_ conditions.
5. Interviewers may not have a clearly defined technique, resulting in lack of \_\_\_\_\_ in evaluating the claim.

### **B. Multiple choice Question**

1. What is the objective of a preliminary interview?
  - a) To gather detailed information about the claim
  - b) To assess if further detailed interview is required
  - c) To induce stress in the informer
  - d) To conduct a structured interview
2. Which type of interview covers the entire history of claims and analyzes documents and recordings?
  - a) Preliminary interview
  - b) Patterned interview
  - c) Depth interview
  - d) Stress interview
3. What is the purpose of a stress interview?
  - a) To gather additional information
  - b) To create stressful conditions for the informer
  - c) To conduct a standardized interview
  - d) To establish mutual understanding
4. **What is one of the limitations of interviews mentioned in the text?**
  - a) Interviews are always conducted in a standardized manner
  - b) Interviews are inexpensive and quick to conduct
  - c) Interviews can suffer from the 'halo effect'
  - d) Interviews always lead to accurate information
5. **What is a major drawback of the preliminary interview?**
  - a) It requires a lot of time and money

- b) It might limit the information flow if the interviewer lacks proper experience
- c) It often leads to inaccurate information
- d) It creates stress for the interviewee

**C. State whether the following statements are True or False**

1. A purposeful exchange of ideas, the answering of questions and communication between two or more persons is called business meeting.
2. Interview helps to obtain additional information about the claim otherwise not available.
3. Interviewers (Claim Coordinator) may not have a clearly defined technique developed is not a limitation of an interview.
4. Interview should be conducted by the competent, trained and experienced claim coordinator.
5. The claim coordinator can ignore an element of privacy for the information provider while conducting interview.

**D. Match the column**

	Column A		Column B
1	Preliminary Interview	A	Probes in depth for detailed information
2	Patterned Interview	B	Creates stressful conditions to observe behavior
3	Depth Interview	C	Decides in advance the pattern and questions
4	Stress Interview	D	Screens the information provider
5	Limitation of Interview	E	May suffer from the 'halo effect'

**E. Short Answer Questions**

1. Name the types of interviews.
2. What are the objectives of conducting interview?
3. Write down the guidelines to conduct goods interviews

**F. Long Answer Questions**

1. Explain the limitations of interviews in the claim investigation process and how they can affect the accuracy of the information obtained.
2. Discuss the importance of conducting interviews with sensitivity and emotional maturity, particularly in stressful situations.
3. Describe the guidelines that claim coordinators should follow to ensure effective interviews with the parties involved in a claim.
4. Compare and contrast preliminary, patterned, depth, and stress interviews in terms of their objectives and methodologies.

#### **G. Check Your Performance**

1. Demonstrate the interview between claimant and warehouse claims coordinator.
2. Chart out the objectives of conducting interview.

### **Session 3: Validation of Claim Filing**

Warehousing operations are an integral part of industries. There are goods stored in warehouses across many industries. This has created a demand for inbound and outbound movement and handling of goods within or out of the warehouse. There are many damages happening in this process and this leads claims made by customers. Claims processing is a separate department in warehouse operations these days. It is because the claims processing needs a structured planned working by trained resources. A claim made by customer needs to be done in an appropriate timeline. Warehouses define their own timeline for claim submission by the customer. The timelines are generally defined taking into account the transit time of return and the modes of communicating the damage. Nowadays online platform and telecommunications has made this work easier for customers. Hence generally any damages needs to be reported within 24 hours. The consignment should be received as 'damaged' while receiving. If the consignment cannot be opened on delivery it should be mentioned on proof of delivery as 'not checked while receiving'. The damaged goods need to be sent back to the warehouse within the agreed timelines as per terms and conditions of the warehouse. These terms and conditions are provided to the customer at the time of booking the consignment. It is generally between 7 to 30 days that the goods need to be sent to warehouse. If the goods are damaged within the warehouse they are kept in a separate area with proper labeling. Any claim which is submitted or reported outside the timeline is liable for rejection. The warehouse acknowledges the claim compliant and communicates the claim processing timeline to the customer. Below is an example of timelines provided by a

warehouse to customer; however these are not standard and may change from warehouse to warehouse.

Notify us of your damage claim <b>Deadline - 14 calendar days</b>	<b><i>You must notify them of any damage, and submit images and supporting documentation within 14 days of delivery.</i></b>
Review of your damage claim evidence <b>Lead time - 7 calendar days</b>	<i>Then they will review evidence within 7 days.</i>
Arranging & conducting a damage inspection <b>Lead time - 14 calendar days</b>	<i>After reviewing images, they may need to arrange a physical damage inspection. It will take no more than 14 days to arrange the collection, inspect the damage and return on goods.</i>
Return the completed claim form <b>Deadline - 7 calendar days</b>	<i>Once they issue the claim form, you must return it to them within 5 days.</i>
Processing your claim form and issuing payment <b>Lead time - 14 calendar days</b>	<i>Once they have completed the damage inspection and approved your claim, they will issue a claim form. Once you return this form to them, they will process your claim and issue payment within 14 days.</i>

### CONDITIONS OF FILING CLAIM

The claimant needs to follow some terms and conditions of filing a claim. All the terms and conditions of the warehouse are generally made available to the customer before booking the consignment. These conditions change from warehouse to warehouse depending on the nature of goods and the business.

A Warehouse realizes that damage shipment causes inconvenience to customer and it takes every possible effort to settle the claim promptly and efficiently. The Customer should also help by meeting the conditions mentioned below.

1. The claim should be made within the stipulated timelines as per the terms and conditions in the contract. Claims not made within timeline can be rejected by the warehouse.
2. The claim should be made in writing and submitted to warehouse either by post or email or any other platform provided by the warehouse. The claims should include all details of the damaged goods and should not

be incomplete. A claim would not be paid by the warehouse unless such claim is submitted in writing.

3. The claim should contain facts and information sufficient to identify the damaged goods involved in the claim. It should assert the liability or the alleged loss or damage and give as much possible description of the damage.
4. The customer should provide an estimate of the payment or goods replacement against their claim.
5. If the document do not establish that the customer is a valid claimant to receive payment against claim then further proof of identity or authorization letter will be needed
6. The claim should be supported by copy of invoice attested by the customer or claimant. The original should be produced when required to verify.
7. Original Freight bill, Bill of Lading or other contract of warehouse should be made available for further investigation
8. Claim should accompany photographs or videos that demonstrate the nature and extent of damage.
9. Submitting just a proof of delivery, any reports, invoice or just a bill of lading does not suffice to file a claim and will be incomplete. It needs to be accompanied with a claim form.

The warehouse acknowledges the receipt of claim and also provides information of any further documents or requirements to be submitted. The claim processing timelines are also provided along with this. A customer is kept aware of the progress of their claim from time to time by the warehouse claim coordinator.

### **REFERENCE OF PREVIOUS CLAIMS**

A claims coordinator maintains a record of all the claims processed. These records are important legal documents and may be required if future for any legal purposes. They need to be properly filed on a monthly basis with proper labeling and classification by the type of claim. This helps in locating the claim documents easily in future. These documents also act a reference material for the claims coordinator. The claim coordinator needs to make use of previous claims to understand the requirement. This practice can speed up the processing of claims. It also eases of some responsibility of experts as previous claims provide a process of how a similar claim was investigated by that expert. Following are the ways through which previous claims record can be used:

Guide to  
process claims

Customer  
study

Warehouse  
service  
improvement

Limit liability of  
the warehouse  
in claims

Preparation of  
training  
document

- 1) **Guide to Process Claims:** The previous claims pertaining to a particular good can provide a roadmap to resolve a similar claim arising in future. The inspection reports and evidences provide a guideline to the claim coordinator of what needs to be inspected, what evidences are necessary to be gathered. The authority level required to sanction claim or any further involvement of experts can be determined by looking at previous claim documents. A decision regarding false claims or deciding the level of compensation can be referred in the previous claims and they will act as a base to process claims of similar nature
- 2) **Customer Study:** The previous claim documents are an important document to conduct a customer study. It helps to gather information of the customer and also helps to understand the customers' needs. These documents also help to understand the customer nature and help to plan further business with the customers. A data for previous claims made by a customer helps to improve the services to this customer by eliminating the errors made in earlier cases. This will increase the customer satisfaction and thereby increased business
- 3) **Warehouse Service Improvement:** The previous claim data can be used by the warehouse to understand the errors made by the warehouse. It helps to identify the gaps in the services provided by the warehouse. All such gaps and errors are discussed and a solution is implemented. The result of these actions would improve the service level of the warehouse.
- 4) **Limit liability of the warehouse in claims:** The previous claims are accompanied by photos and videos along with supporting documents. These help to study the nature of goods and storage conditions applicable to them. The study of goods and its properties help to understand the environment of storage, the space required and special conditions to be met. The warehouse management can decide/change on the terms and conditions for these goods before taking any new

consignments. This will limit the liability for the warehouse in cases of any damages arising out of the storage of such goods.

- 5) **Preparation of Training Document:** The previous claims are a best resource to prepare a training document for new joiners who are opting for the role of a claim coordinator. These documents provide information of step by step approach to process the claim and a list of all the relevant documents to be collected. It also helps to understand what are the evidences needed to support the claim and how to record them in the claim documents.

### Activities

**Activity 1:** Demonstrate how 'Claim Filing' works.

**Materials Required:** Plain paper, Sketch pens, Pens, File, Sample Claim Form.

**Procedure:**

1. Prepare a claim form with the help of the sample claim form
2. Fill up this claim form for damage of goods. Please create a hypothetical damage scenario e.g. damage of electronic good.
3. Create supporting documents such as delivery receipt, invoice and damage report
4. Arrange for photos if possible.
5. Please complete the following and prepare a claim file once all the above steps are done
  - a) List down the fields in claim form
  - b) List down what supporting documents have been attached
  - c) Validate the documents among the group
  - d) Get them checked for accuracy from a warehouse executive
  - e) Submit these documents to the teacher.

**Activity 2:** Prepare Terms and Conditions Signage

**Materials Required:** Chart Paper, Sketch Pens, Notebook, Sticking glue, sticking tape, Scale and Colors.

**Procedure:**

1. Divide the class into 2-3 groups
2. Ask each group to visit warehouse in their area. There warehouses should be storing different products e.g. agriculture goods and electronic goods.



3. Collect the terms and condition documents related to claim processing from them.
4. Please do following in the classroom
  - a) Each group should write down the terms and conditions in the notebook
  - b) Prepare a signboard mentioning the conditions.
  - c) Get the signboards checked by the teacher
  - d) Take these sign boards to the warehouse and get them checked for accuracy.
  - e) Paste the signboard of terms and conditions on the warehouse prominently, if they permit
  - f) Take a photo of the signboard pasted in warehouse and submit it to the class teacher. If warehouse doesn't permit to paste then submit the chart.
8. Make a report on finding and submit report to subject teacher.

### Check Your Progress

#### A. Fill in the Blanks

1. The customer should provide an \_\_\_\_\_ of the payment or goods replacement against their claim
2. The claim should be supported by copy of \_\_\_\_\_ attested by the customer or claimant
3. The claims should include all details of the \_\_\_\_\_ and should not be incomplete
4. It helps to gather information of the customer and also helps to understand the \_\_\_\_\_
5. The claim should be made within the \_\_\_\_\_ as per the terms and conditions in the contract.

#### B. Multiple choice Question

1. What is the purpose of defining timelines for claim submission by the customer?
  - a) To make the claim process more complicated
  - b) To ensure claims are made within a reasonable timeframe
  - c) To discourage customers from submitting claims
  - d) To limit the liability of the warehouse



2. What is the consequence of not reporting damages within the specified timeline?
  - a) The claim is automatically approved
  - b) The claim is processed faster
  - c) The claim may be rejected by the warehouse
  - d) The warehouse provides compensation regardless
3. How does the warehouse typically communicate its terms and conditions to the customer?
  - a) Through telepathic communication
  - b) Through a dedicated claims processing department
  - c) Through a contract or agreement at the time of booking
  - d) Through carrier pigeons
4. What documents are typically required when filing a claim with the warehouse?
  - a) Only proof of delivery
  - b) Any reports related to the damage
  - c) A claim form accompanied by supporting documentation
  - d) An apology letter from the customer
5. How does the warehouse acknowledge the receipt of a claim from the customer?
  - a) By ignoring it
  - b) By sending a confirmation email or letter
  - c) By immediately issuing payment
  - d) By filing it away and forgetting about it

**C. State whether the following statements are True or False**

1. Claims not made within timeline can be processed by the warehouse-
2. The claim should be made on a phone call to the warehouse.
3. The claim should contain facts and information sufficient to identify the damaged goods involved in the claim.
4. The previous claim document does not help to conduct a customer study.
5. Previous claims record helps to identify the gaps in the services provided by the warehouse

**D. Match the Column**

	Column A		Column B
1	Guide to Process Claims	A	Helps understand customer needs and improve services
2	Customer Study	B	Helps identify and rectify errors in service
3	Warehouse Service Improvement	C	Provides a roadmap for resolving similar future claims
4	Limit Liability of the Warehouse	D	Helps in preparing training documents for new claim coordinators
5	Preparation of Training Document	E	Helps understand storage requirements and limit liability

**E. Short Answer Questions**

1. What is Timelines for filing claim?
2. Give any two Conditions of filing claims.
3. What is the uses of previous claims?
4. What are some common conditions customers need to follow when filing a claim with a warehouse?
5. How can the record of previous claims be used as a guide to process future claims?
6. Why is it important for a warehouse to communicate its terms and conditions to customers before booking a consignment?

**F. Long Answer Questions**

1. How does acknowledging the receipt of a claim benefit both the customer and the warehouse?
2. In what ways can the record of previous claims be utilized to improve warehouse services and customer satisfaction?

**G. Check Your Performance**

1. Demonstrate how to fill the form of claims.
2. Prepare chart showing how to refer previous claims.

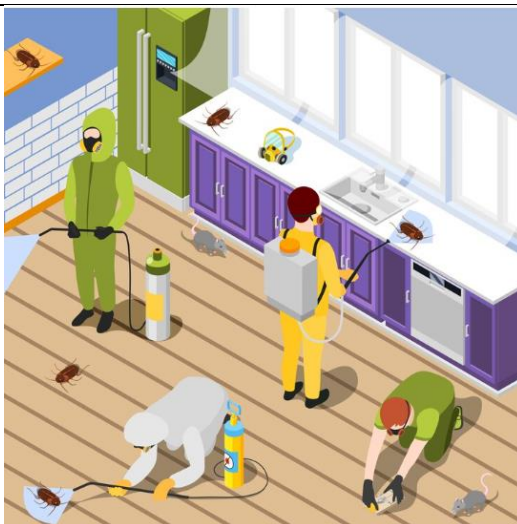
### Session 4: Disposal and Cleanup of Damaged Goods

An important aspect of a claim coordinators role is to supervise the disposal of quarantined goods and the area. Disposal of these goods would mean recycling some goods which can be reused and then shredding or disposing non reusable goods. The bifurcation of these goods should be supervised and a record needs to be maintained of these activities. Following are some guidelines to dispose damaged goods:

1. Recondition (re-package) as much as possible of the damaged goods.
2. Immediately record (in Ledger, Stock/Bin Cards, etc.) how much is damaged, and how much was reconditioned. A recondition report should be prepared and kept as a record for future reference.
3. Reconditioned goods can be sold at discounted rates to recover some losses hence recondition report can help sales team to arrange for such sale.
4. If the goods are food items, make sure to use the reconditioned items first, before you use any other amounts in the warehouse
5. If goods are hazardous then a professionally trained agency should be appointed to dispose these goods as they are well equipped for such disposals
6. Non Hazardous goods should be disposed of and any product brochures, leaflets and documents need to be shredded as it may contain confidential information and labels and trademarks.
7. Warehouse must dispose of all damaged (and expired) goods in the most transparent, cost-effective and environmentally responsible manner.
8. It is important that claims coordinator is careful about disposal activity, and has overseen the disposal activity or organized it with the help of professional entities.
9. Check with local government for environmental laws regarding disposal, if appropriate.
10. Coordinator must ensure that the disposal is documented (with photos) and prepare a formal report which should be shared with all parties involved in the claim.

### CLEANING QUARANTINE AREA AFTER INSPECTION

The damaged goods are kept in quarantine area for inspection until the claims are processed. Cleaning the quarantine area after an inspection is crucial for several reasons. The cleaning activity of the warehouse floors, walls and roofs needs to be done, depending on the nature of goods (Fig. 1.4).



**Fig. 1.4: Cleaning Quarantine Area After Inspection**

Specialized cleaning is required for industrial chemicals, biodegradable goods, medicinal goods storage area. Following are some guidelines on how to clean the area after disposal of goods from quarantine area.

1. Prepare the surfaces for the process before you can start cleaning.
2. Move forklifts and other mobile equipment out of the area that you want to clean.
3. Have the forklifts pick up pallets and move them out of the way, if necessary.
4. If there are any other obstructions they should also be taken out of the path of cleaning.
5. Use a large dust mop to sweep up all debris on the floor.
6. A variety of chemical products are available to clean the floors, however Warehouse should be careful as they might pose a health risk to employees who are cleaning the floor and can also corrode the floors.
7. Polishing the concrete is preferred for tyre marks from forklifts and other industrial equipment and goods that creates unsightly stains on the floors.
8. Use a scrubber with pads to help remove scuff marks and create a glossy impression. A scrubbing machine typically contains a solution and shampoo tank that you should fill with industrial floor cleaner and water.
9. Many warehouses have spaces that are hard to reach, including ceilings and windows. These should be cleaned with the help of cranes or ladders.

10. The areas where damaged goods like medicines or chemicals are kept are a breeding ground for pollutants such as dust, carbon buildup and residue hence they need to be cleaned with special supervision.
11. Pollutants can also fall from high places onto warehouse floor, making it unsanitary. Use vacuum cleaner to help suck up this debris.
12. Use an industrial sized cleaning stick to clean the windows.
13. Add dishwashing liquid to a bucket of warm water for your cleaning agent.
14. Power equipment like cranes or lifts can help raise cleaners from the ground level to the heights necessary to reach to clean the ceiling and windows.

Once all the cleaning has been done, update the cleaning schedule. This helps the check the last cleaning date for the housekeeping staff. Inform the Manager of the cleaning and availability of space for storage after cleaning activity.

#### Steps to Ensure Effective Cleaning

Effective cleaning refers to the process of thoroughly removing dirt, contaminants, pathogens, and other unwanted substances from a surface or environment, ensuring that it is clean, hygienic, and safe for use. Following are the steps to ensure effective Cleaning:

1. **Develop a Cleaning Protocol:** Organisation must outline specific steps and procedures for cleaning after each inspection, including the types of cleaning agents to be used.
2. **Training Staff:** Organisation must train employees on the importance of cleaning and the proper methods to ensure thorough sanitation.
3. **Regular Audits:** Organisation must conduct regular audits to ensure cleaning procedures are being followed correctly and the quarantine area remains hygienic.
4. **Use of Appropriate Cleaning Agents:** Organisation must ensure that cleaning agents used are effective against potential contaminants and safe for use in the quarantine area.
5. **Documentation:** Organisation must maintain records of cleaning activities, including dates, personnel involved, and any issues encountered, to ensure accountability and traceability.

#### Activities

**Activity 1:** Prepare a chart on 'Disposal of goods after inspection'.

**Material Required:** Notebook, Pen, Pencils, Eraser and access to the Internet.

**Procedure:**

1. The teacher will ask the students to go through the available reading material and to prepare a chart on the topic 'Disposal of goods after inspection'.
2. The students will prepare the chart on the topic.
3. The students will highlight following points in the chart of Disposal of goods after inspection:
  - a) Conditions for reconditioning
  - b) Recording about percentage of damage and recondition
  - c) Define the type of good
  - d) Procedure of disposing the goods
  - e) Role of claims coordinator
  - f) Environmental laws
4. The students will submit the chart to the teacher.
5. The teacher will select 2-3 charts prepared by the students.
6. The teacher will discuss and explain about the topic in the classroom.

**Activity 2:** Prepare Chart of Cleaning Procedure in warehouse

**Materials Required:** Note book, Pen, Chart Paper, Sketch pens, sticking tape

**Procedure:**

1. Divide the class into groups.
2. Ask students to visit different warehouses.
3. Students must observe the cleaning process followed by the housekeeping staff in quarantine area and note it in notebook
4. Student should note the equipment's used by them for cleaning the quarantine area.
5. Write down the names of various cleaners used for cleaning stains and oily floors.
6. Please do the following in the class room
  - a) Please write down the steps followed for cleaning in the warehouse on chart paper.
  - b) List down the equipment's used in this process
  - c) Write down the names of the specialized cleaners used for cleaning stains and oily floors

- d) Share the charts with other groups and spot difference in the procedure, equipment's used and cleaners used by different warehouses and note them in notebook.
- e) Submit the chart papers in class and get the notebooks checked by teachers for correctness.

### Check Your Progress

#### A. Fill in the Blanks

1. Power equipment like \_\_\_\_\_ can help raise cleaners from the ground level to the heights necessary to reach to clean the ceiling and windows
2. \_\_\_\_\_ can be sold at discounted rates to recover some losses hence recondition report can help sales team to arrange for such sale.
3. If goods are \_\_\_\_\_ then a professionally trained agency should be appointed to dispose these goods as they are well equipped for such disposals
4. Non Hazardous goods should be disposed of and any product brochures, leaflets and documents need to be shredded as it may contain \_\_\_\_\_, labels and trademarks
5. Warehouse must dispose of all damaged (and expired) goods in the most transparent, cost-effective and \_\_\_\_\_ responsible manner.

#### B. Multiple Choice Question

1. What is the purpose of reconditioning damaged goods?
  - a) To dispose of them immediately
  - b) To sell them at a higher price
  - c) To recycle and reuse them
  - d) To keep them in quarantine indefinitely
2. Why is it important to use reconditioned food items first?
  - a) To save money on purchasing new items
  - b) To ensure they are safe for consumption
  - c) To meet environmental regulations
  - d) To create space in the warehouse
3. What should be done with non-hazardous goods before disposal?
  - a) They should be sold to recover losses



- b) They should be shredded to protect confidential information
  - c) They should be stored in the warehouse indefinitely
  - d) They should be disposed of in any manner
4. What is a key consideration when selecting cleaning agents for the quarantine area?
- a) The color of the cleaning agent
  - b) The scent of the cleaning agent
  - c) Effectiveness against potential contaminants and safety for use
  - d) The size of the cleaning agent container
5. What is the purpose of maintaining records of cleaning activities?
- a) To track employee attendance
  - b) To ensure accountability and traceability
  - c) To determine the cost of cleaning agents
  - d) To evaluate the performance of cleaning equipment

**C. State whether the following statements are True or False**

1. Damaged goods should not be reconditioned.
2. Check with local government for environmental laws regarding disposal, if appropriate while disposing the damaged goods.
3. Washing with water is preferred for tyre marks from forklifts, other industrial equipment and goods that create unsightly stains on the floors.
4. Many warehouses have spaces that are hard to reach, including ceilings and windows. These should be not be cleaned.
5. Coordinator must ensure that the disposal is documented (with photos) and prepare a formal report, which should be shared with all parties involved in the claim.

**D. Match the Columns**

	Column A		Column B
<b>1</b>	Reconditioning damaged goods	A	Prepare the surfaces for cleaning
<b>2</b>	Cleaning the warehouse	B	Use a large dust mop to sweep up debris



<b>3</b>	Using specialized cleaning products	C	Dispose of hazardous goods with professional help
<b>4</b>	Cleaning hard-to-reach areas	D	Use cranes or ladders
<b>5</b>	Documenting disposal activities	E	Prepare a formal report with photos

### **E. Short Answer Questions**

1. What is the importance of reconditioning damaged goods before disposal?
2. Why is it necessary to record the amount of damaged goods and reconditioned goods?
3. Who should be appointed for the disposal of hazardous goods?
4. Why is it important to clean the quarantine area after disposing of damaged goods?
5. What precautions should be taken when using chemical products for cleaning warehouse floors?

### **F. Long Answer Questions**

1. Describe the process of disposing of damaged goods, including the steps involved and the importance of maintaining records.
2. Explain the guidelines for cleaning the warehouse after disposing of damaged goods.

### **G. Check Your Performance**

1. Follow the guidelines to clean quarantine area in warehouse.
2. Prepare a chart on guidelines to dispose the quarantined goods.

MODULE 2	DOCUMENTATION FOR CLAIMS
<b>Module Overview</b>	
<p>Documentation plays a crucial role in the claims process, ensuring transparency, accuracy, and efficiency in handling claims. Whether it's for insurance claims, warranty claims, or other types of claims, proper documentation is essential for validating claims, processing them efficiently, and resolving disputes effectively. documentation is the backbone of the claims process, providing a clear record of events, transactions, and decisions related to claims. By adhering to proper documentation practices, warehouse claim coordinators can ensure efficiency, accuracy, and compliance throughout the claims process, ultimately enhancing customer satisfaction and organizational effectiveness.</p>	
<p>Warehouse Claims Coordinators are also known as Warehouse Claims Processors. Individuals in this role are responsible for receiving claims, assessing the goods concerned to ensure the claim is genuine and estimating the reimbursable amount. They are also required to verify all the documents, send the claims to the insurance companies and provide detailed reports to the management.</p>	
<p>Their job requires that an individual should work well in cooperation with their team efficiently and effectively for achieving group goals. The Warehouse Claims Coordinators must have ability to prioritize, execute and complete tasks within scheduled time limits. The receiving agent should have ability to maintain high concentration level and work with full enthusiasm, be careful, be honest and be diligent throughout his shift.</p>	
<p>Warehouse Claims Coordinators must have good knowledge of computer systems used for various types of documentation and its requirements for complying with the claim procedure of the organization. Coordinator should get the details regarding type, nature, size, quality and quantity of consignment being damaged of and the reasons behind them.</p>	
<p>This unit deals with the documentation for claims. The first session discusses about types and requirement of documents. The second session brief us about identification of various forms. The third session describes about inform determination of claim amount. The fourth session deals with process of claim.</p>	
<b>Learning Outcomes</b>	
<p>After completing this module, you will be able to:</p>	

- To Identify and understand the various types of documents required for different insurance claims and their specific requirements.
- To Recognize and correctly identify various forms used in the insurance claims process.
- To Effectively communicate with claimants, providing clear and accurate information about their claims status and next steps.
- To Comprehend and execute the complete process of handling an insurance claim from filing to resolution.

### Module Structure

Session 1: Types and Requirements of Documents

Session 2: Identification of Various Forms

Session 3: Inform Claimant by Claim Coordinator

Session 4: Process of Claim

### Session 1: Types and Requirements of Documents

Any process or activity, if documented properly, can be repeated/ replicated correctly again. Documentation reduces operational ambiguity - the confusion about who is to do what when has it to be done, how it has to be done, and what results are expected.



**Fig. 2.1: Document**

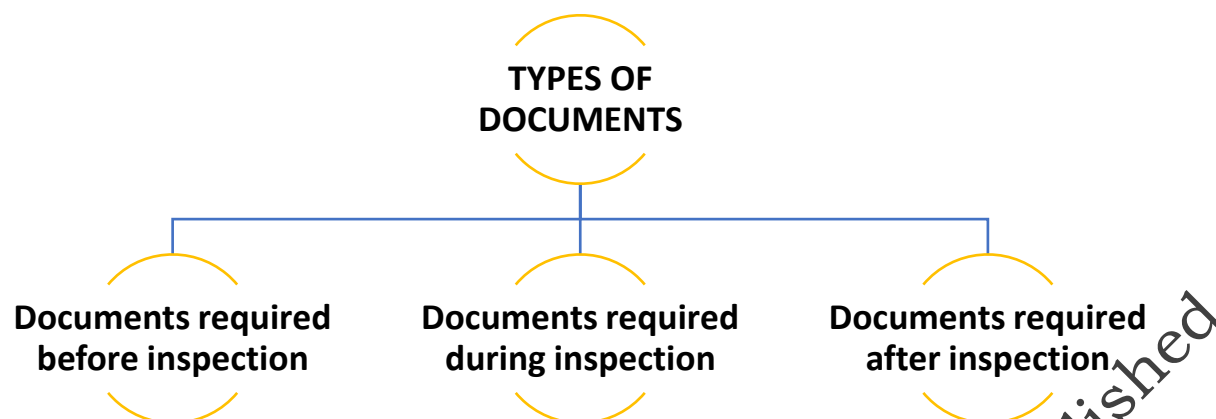
Warehouse claim coordinator must have good knowledge about documentation and claim procedure in the organization. A claim coordinator is a person who assimilates all the information regarding the

claim. He also validates the claim made by the customer. At times he needs an expertise to conclude his findings regarding the damage. He must have good knowledge and understanding of various types of documents and its requirements, documentation and claim procedure. He is responsible and liable for:

- Completion of paper work related with claim procedure.
- Obtain the list of claims, the individual claim forms, the claims processing checklist and the inspection checklist from the manager.
- Obtaining the specifications desired for each product.
- Testing equipment to be used to test the quarantined goods.
- Using the testing equipment and how to take readings.
- To decide on whether the claim is genuine or not based on the readings taken.
- Ability to carry out visual inspection and determine if further testing is required.
- Types of workplace hazards that one can encounter on the job and safe operating practices.
- Knowledge of possible difficulties in claims processing.
- Checking inbound goods, consignments or shipments against invoices.
- Identification of Missing, defective or damaged items

### **TYPES OF DOCUMENTS**

Warehouse Claims Coordinators is responsible for receiving claims, assessing the goods concerned to ensure the claim is genuine and estimating the reimbursable amount. They are also required to verify all the documents, send the claims to the insurance companies and provide detailed reports to the management. For the same purpose, he is liable for entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form for fulfilling the requirements of documentation of claim procedure by him (Fig. 2.2).



**Fig. 2.2: Types of Documents**

**1. Documents required before inspection-** Following are the documents required before inspection-

- a. **Claim Forms:** These are the formal requests submitted by customers or stakeholders initiating the claim process. They outline the nature of the claim, including details about the goods and the incident leading to the claim.
- b. **Invoices:** Invoices provide proof of the financial transaction and detail the value of the goods involved. They are crucial for verifying the amount claimed.
- c. **Original Bill of Lading:** This document serves as proof of shipment and receipt of goods. It details the type, quantity, and destination of the goods being shipped.
- d. **Insurance Forms:** These forms provide details about the insurance coverage of the goods. They help in determining the eligibility and extent of reimbursement.
- e. **Statement of the Amount Sought in Reimbursement:** This statement specifies the exact amount the claimant is seeking to recover. It should align with the invoices and the extent of damage or loss.
- f. **Original Delivery Receipt:** The delivery receipt confirms that the goods were delivered and provides details on their condition upon delivery. It is crucial for verifying the timeline and condition of goods at delivery.
- g. **Other Supporting Documents:** These may include photographs of the damaged goods, correspondence related to the claim, and any other documents that can support the claim's validity.

**2. Documents during inspection-** Following are the documents required during inspection:

- a. **Assessment Form:** The assessment form is used by inspectors to document their observations and findings during the inspection of the goods. It includes details about the condition of the goods, the nature of the damage, and any other relevant observations.
- b. **Inspection Checklist:** This checklist ensures that all necessary aspects of the inspection are covered systematically. It typically includes items such as checking for physical damage, verifying quantities, and noting any discrepancies.

**3. Documents after inspection-** Following are the documents required during inspection:

- a. **Preparation of Claim Report or Inspection Report:** After the inspection, a comprehensive report is prepared. This report includes all findings from the inspection, an evaluation of the claim's validity, and recommendations for reimbursement. It serves as the official document used for settling the claim.

### REQUIREMENTS OF DOCUMENTS

Warehouse claim coordinator has to refer and maintain various types of documents for the validation of claims and must also require have good knowledge of documents required for documentation process. Following are the reasons for which documents and documentation are required are:

1. To find the causes of damages.
2. To validate the damages with the experts.
3. To recognize conditions of filing claims
4. To update the status of claims to the claimant
5. To ensure claim amount within maximum legally permitted
6. To forward the claim to concerned insurance company with required documents.
7. To prepare a report about the result of inspection
8. To Interact with claimants and government agencies
9. To resolve the issues raised by the insurance company
10. To report on false claims.

### Activities

**Activity 1:** Requirements of Documents for warehouse claim coordinator

**Material Required:** Check-list to Visit notes, notebook and pen/pencils

**Procedure:**

1. Arrange a visit to a warehouse to understand the activity of warehouse claim coordinator to understand the requirements of documents.
2. Observe activities of warehouse claim coordinator
3. List down the different types documents and their requirements for Documentation of claim procedure
4. List down the terms and conditions mentioned in the warehouse documents
  - a) Insurance Requirements
  - b) Storage Fees and Charges
  - c) Access and Security
  - d) Condition of Goods
  - e) Disposal of Goods
  - f) Indemnification
  - g) Termination of Storage Agreement
  - h) Governing Law
  - i) Miscellaneous Provisions
5. Bring some sample documents with the permission of warehouse manager with you.
6. Ask the students to prepare a report on different types documents and their requirements and
7. At the end of the activity groups need to demonstrate various sample documents in the class.

**Activity 2:** Prepare a checklist for types of documents

**Material Required:** Check-list, notebook and pen/pencils

**Procedure:**

1. Ask students with creating comprehensive documentation checklists for various stages of the claim process, such as
  - a) before inspection
  - b) during inspection
  - c) after inspection.



2. Provide them with guidelines and examples, emphasizing the importance of thorough documentation in ensuring accuracy, efficiency, and compliance with regulations.
3. Encourage students to consider factors such as required documents, information accuracy, storage methods, and accessibility.
4. Ask students to present their checklists to the class
5. Teacher should discuss their rationale behind each item.

**Activity 3:** Perform Role Play on requirements of documents

**Material Required:** Check-list, notebook and pen/pencils

**Procedure:**

1. Divide the class into pairs or small groups and assign each group a role-play scenario related to the warehouse claim process.
2. One student can play the role of the warehouse claim coordinator, while the other(s) take on roles such as the
  - a) customer, insurance representative
  - b) manager.
3. Provide scripts or guidelines for each role, outlining the interactions and decisions they need to make regarding documentation, claim validation, and communication and documents required for claims.
4. After the role-play, facilitate a debriefing session where students reflect on their experiences
5. Teacher should discuss the outcomes in class.

**Activity 4:** Perform Role-play on document handling.

**Materials Required:** Pen, Paper, Chart Paper, essential documents

**Procedure:**

1. Divide the class into small groups.
2. Provide each group with a set of sample documents related to a hypothetical claim scenario.
  - a) Claim Form
  - b) Damage Assessment Report
  - c) Recondition Report
  - d) Disposal Record
  - e) Communication Log

- f) Warehouse Cleaning Checklist
  - g) Environmental Compliance Certificate
  - h) Sales Record for Reconditioned Goods
  - i) Formal Report
3. Instruct students to perform the role of warehouse claim coordinators and process the claim using the provided documents.
  4. Encourage students to discuss and collaborate on the steps involved in handling the claim, including completing paperwork, validating claims, etc.
  5. Teacher should monitor the groups and provide guidance as needed.

### Check Your Progress

#### A. Fill in the Blanks

1. A document is written record of some event, object or thing, which can be used as information for \_\_\_\_\_.
2. Warehouse Claims Coordinators is responsible for receiving claims \_\_\_\_\_.
3. Ability to carry out \_\_\_\_\_ and determine if further testing is required.
4. Warehouse claim coordinator must have knowledge of possible \_\_\_\_\_ in claims processing.
5. To decide on whether the claim is genuine or not based on the \_\_\_\_\_ taken.

#### B. Multiple Choice Questions

1. What is the primary purpose of documentation in a warehouse claim coordination process?
  - a. To increase operational ambiguity
  - b. To confuse claimants
  - c. To provide information for future references
  - d. To avoid paperwork
2. What is the responsibility of a warehouse claim coordinator?
  - a. Completing paperwork unrelated to claims
  - b. Ignoring claims made by customers
  - c. Validating claims and assessing damages

- d. Avoiding documentation processes
3. What documents are required before inspection in a claim procedure?
- Only invoices
  - Original bill of lading and insurance forms
  - Assessment form and inspection checklist
  - Claim forms and statement of the amount sought in reimbursement
4. What is the purpose of documents during inspection?
- To confuse inspectors
  - To prepare claim reports
  - To assess the goods concerned
  - To avoid paperwork
5. Why is documentation essential in the claims process?
- To make claims confusing
  - To decrease transparency
  - To recognize conditions for filing claims
  - To increase ambiguity
6. What is the primary purpose of preparing a claim report or inspection report?
- To avoid interaction with claimants
  - To confuse the management
  - To provide detailed information about the inspection findings
  - To ignore the status of claims
7. What is one of the main responsibilities of a warehouse claim coordinator regarding documents?
- To avoid maintaining various types of documents
  - To recognize conditions for filing false claims
  - To increase workplace hazards
  - To verify all documents and send claims to insurance companies

**C. State whether the following statements are True or False**

1. Warehouse Claims Coordinators is responsible for receiving claims.

2. Warehouse claim coordinator not necessarily required to have good knowledge about documentation and claim procedure in the organization.
3. Warehouse claim coordinator is liable for entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
4. To report on false claims is not required.
5. Ability to carry out visual inspection and determine if further testing is required.

#### D. Match the Columns

	Column A		Column B
1	Claim Forms	A	Confirms that goods were delivered and provides details on their condition upon delivery
2	Invoices	B	Formal requests submitted by customers initiating the claim process
3	Original Bill of Lading	C	Provide proof of the financial transaction and detail the value of goods involved
4	Insurance Forms		Proof of shipment and receipt of goods, detailing type, quantity, and destination
5	Original Delivery Receipt		Provide details about the insurance coverage of the goods

#### E. Short Answer Question

1. Why documentation is so important? Discuss.
2. What do you mean by documentation?
3. What is a Document?
4. Discuss different types of document.

#### F. Long Questions Answers

1. Enlist the type of document in detail.
2. Discuss the role of documentation in the claim process for a warehouse claim coordinator.
3. Describe the types of documents required before, during, and after inspection in the claim process.
4. Explain the importance of maintaining accurate records and documentation in resolving issues related to warehouse claims.

### **G. Check Your Performance**

1. Draw a chart contains different types of documents.
2. Demonstrate the process of documentation.

## **Session 2: Identification Of Various Forms**

There are certain activities, which are repetitive in nature. Different types of information are mandatory in these activities. It is essential to collect information of dependable aspects and forms are designed to have all necessary inputs in one stroke. Forms help to collect information and create documents. They make the task of collecting information from multiple activities easy and provide a standard for documenting the same.

A form is a document with spaces (also called fields or placeholders) in which to write or select, for a series of documents with similar contents. The documents usually have the printed parts in common, except, possibly, for a serial number. Forms may be filled out in duplicate (or triplicate, meaning three times) when the information gathered on the form needs to be distributed to several departments within an organization. This can also be done by using carbon paper and with the help of computer more conveniently as typing in the variable parts (the input data).

A warehouse claim coordinator receives many claims pertaining to loss or damage of goods by the customer. These claims need to be checked for authenticity and compliance. A claim coordinator will perform these checks and provide a brief report along with supporting evidence to substantiate the claim. To fulfill the requirement of documentation and claim procedure it is required for him to verify various supporting documents and forms very carefully.

### **TYPES OF FORMS**

Warehouse claim coordinator is required to verify various forms for fulfilling requirements of documentation and claim procedure.

### 1. Claim forms

In order to lodge a claim, the Claimant must fill in a claim form in a form of the Insurer and to use the appropriate one according to a certain insurance contract. All the claims form and required documents must be sent to the Insurer by a registered post. The initial notification of a claim might be done by fax, telephone or e-mail, but the claimant is obliged to send all the original documents as soon as possible after that. The claim might be handled only on the basis of all received original documents by the claimant. In cases when the claim form was submitted by post, fax or e-mail, the requirement for fulfillment of missing data will be done in writing with a letter with outgoing registration number and by the registered post. Once a claim has been filed and, when applicable, after any additional documents that are required to process the claim have been received, the file established by a company contains the following documents:

- a) Original Bill of Lading
- b) Original Delivery Receipt
- c) Original invoice of goods (REQUIRED) and repair
- d) Other supporting document including:
  - Claim filing number;
  - Policy number;
  - Name of the policyholder, claimant/beneficiary;
  - Summary sheet showing development / review of the claim;
  - Type of insurance concerned;
  - Opening date of the file;
  - Date of loss;
  - Reporting date;
  - Description of the claim;
  - Information on claimants;
  - Assessment date;
  - Electronic and/or paper copy of the adjustors and investigators' reports where applicable;
  - Identity of the adjuster;
  - Estimated cost of damage;
  - Dates and amounts of payments;

- Date of denial, if applicable;
- Name of intermediary, if applicable;
- Date of file closure;
- Documents recording contacts with the policyholder/ claimant/ beneficiary

## 2. Invoice

Invoice is a non-negotiable commercial instrument issued by seller to the buyer of the goods. It contains details regarding transactions made between the seller and the buyer for example date, rate, quantity, contact no., address, price etc. (Fig. 2.3):

### ELEMENTS OF INVOICE

**1 INVOICE**

From \_\_\_\_\_ To \_\_\_\_\_

**2** \_\_\_\_\_ **3** \_\_\_\_\_

**4** Date of Invoice: \_\_\_\_\_ Reference No: \_\_\_\_\_

Sender VAT No: \_\_\_\_\_

**5** Invoice No: \_\_\_\_\_

Item No.	Product Description <b>6</b>	Product Code or Serial No.	Origin <b>7</b>	Tariff No. <b>8</b>	Number of Items <b>9</b>	Currency <b>10</b>	Unit Price	Total Item Value <b>11</b>

**12** INCO Terms \_\_\_\_\_ Gross weight: **13** \_\_\_\_\_ (kg)

Shipping mark or nos: \_\_\_\_\_ Net weight of goods: \_\_\_\_\_ (kg)

Number and type of packages: \_\_\_\_\_

Package dimensions: \_\_\_\_\_

**14** I declare all of the information to be true to the best of my knowledge. Signature **15** \_\_\_\_\_

Date \_\_\_\_\_

**Fig. 2.3 : Format of an Invoice**

Source: (<http://www.jetcargo.fi/en/creating> )

The various elements of above invoice format can be explained as under:

1. INVOICE (Pro forma invoice will be acceptable in certain cases)
2. Name and address of the sender company
3. Name and address of the recipient company
4. Date of the commercial invoice
5. Number of the commercial invoice



6. Exact description of each product type included in the consignment
7. Country of origin of the goods
8. Tariff code
9. Number of items in each product type
10. Indicate currency if the value of goods is given
11. Total value of products in the consignment
12. NCO Term is based on the trade between the seller and buyer and the delivery liability of official shipments
13. Gross weight (incl. packaging), net weight (excl. packaging), and number of items
14. The following declaration must be given in English: I declare all of the information to be true to the best of my knowledge.
15. The commercial invoice must be signed and dated

### 3. Assessment Forms

Warehouse claim coordinator opens an individual file for each separate claim and for each separate beneficiary, including the following information:

1. Consecutive number of the claim (unique individual number) and the date of registration of the claim. The employee gives this data to the claimant in order to allow them to have the reference number in their further communication;
2. If at lodging of a claim not all required documents are attached, an employee handling the case must inform the claimant in written asking for missing documents and explaining that they should be received in the company as soon as possible as it is not possible to handle the claim without them.
3. The insurer prepares the basis for assessment of the claim, grounds and procedures for defining of the payment on the basis of collected required document as shown above.
4. Warehouse claim coordinator assesses damage consequences as a result of occurred insurance event on the basis of received inbound consignment documents.

### 4. Insurance Forms

Insurance form is filled by the insurer or customer at the time of receiving of inbound goods or consignment into the warehouse to safeguard against the loss caused due to damage of goods or consignment in the warehouse. This insurance form contains the information about the type of goods or

consignment, its value in terms of money, the amount paid for its insurance etc.

### CHECK LIST OF REQUIRED FORMS

Inspection checklist makes sure the compliance activities at the warehouse. It also serves as hazard estimation to present activities. The inspection shall be done in warehouse including all areas of the facilities as applicable. Major issues as per inspection checklist are observed and corrective action must be taken. All the corrections are documented and completed in a timely manner.

When warehouse claim coordinator inspects the damaged consignments, he inspects the quality of consignments and note down following information in inspection checklist as needed (Fig. 2.4):

## NEED OF INSPECTION CHECKLIST

1. Inspection checklists help in proper monitoring of the products and processes.

3. It helps in building confidence of staff as they can work without mistakes.

2. It helps in proper coverage of all the systems.

3. Inspection checklist used by warehouse claim coordinator for cross checking the consignments as regard to its damage.

**Fig. 2.4: Need for Inspection Checklist**

### Activities

**Activity 1:** Field Visit for better understanding about various types of forms required during claim process.

**Material Required:** Check-list to Visit notes, Notebook and Pen/Pencils

#### Procedure:

1. Take necessary permission from school authorities for field visit
2. Identify a nearest warehouse.
3. Take Prior appointment and time slot from concerned warehouse official.

4. Explain the concerned warehouse official about the agenda for visiting.
5. Precautionary information must be given to students.
6. Students must be instructed to note down every point in note book
7. Encourage students to discuss and confirm the points with the warehouse claim coordinator.
  - a) Identification of Claim Forms
  - b) Understanding Documentation Requirements
  - c) Verification of Supporting Documents
  - d) Observation of Inspection Procedures
  - e) Interaction with Claimants and Experts
  - f) Review of Post-Inspection Documentation
  - g) Documentation Management
  - h) Resolution of Issues Raised
  - i) Compliance with Legal Requirements
  - j) Feedback and Improvement
8. Check whether all students are actively participating and understanding the different types of forms required during claim process by warehouse claim coordinator.
9. Prepare a report based on the learning outcome from the field visit
10. Ask students to discuss the report in the class

**Activity 2:** Perform Role-Play on Claims Verification Process

**Materials Required:** Role-play scenario cards, Props (optional)

**Procedure:**

1. Assign roles to students, including claimants, warehouse claim coordinators, and insurance representatives.
2. Provide each student with a role-play scenario card outlining their objectives and information to be communicated during the interaction.
3. Students will engage in role-play simulations where they verify claim documents, assess damages, and communicate findings to stakeholders.
  - a) Verification of Claim Documents
  - b) Assessment of Damages
  - c) Documenting Assessment Findings

- d) Analysis of Coverage
- e) Communication with Stakeholders
- f) Clarification of Findings
- g) Negotiation and Resolution
- h) Timely Updates
- i) Compliance with Regulations
- j) Documentation of Communication

4. Encourage students to adhere to the procedures outlined in the provided scenario cards
5. Focus on effective communication and problem-solving skills
6. Teacher should give conclusion.

### Check Your Progress

#### A. Fill in the Blanks

1. Forms help to collect information and create \_\_\_\_\_.
2. The claim need to be checked for \_\_\_\_\_ and \_\_\_\_\_.
3. Inspection \_\_\_\_\_ makes sure the compliance activities at the warehouse
4. All the claims form and required documents must be sent to the Insurer by a \_\_\_\_\_.
5. Major issues as per \_\_\_\_\_ are observed and corrective action must be taken.

#### B. Multiple Choice Questions

1. What is the primary purpose of using forms in repetitive activities?
  - a) To increase complexity
  - b) To collect information efficiently
  - c) To confuse users
  - d) To avoid documentation
2. When might forms be filled out in duplicate or triplicate?
  - a) When carbon paper is not available
  - b) When information needs to be distributed to multiple departments
  - c) When forms are not standardized

- d) When electronic forms are used
3. What documents are typically included in a claim file established by a company?
- Only original invoices
  - Original Bill of Lading and Delivery Receipt
  - Original insurance forms
  - All received original documents by the claimant
4. What information is included in an invoice?
- Sender's name and address only
  - Sender's name, recipient's name, and date of the commercial invoice
  - Sender's name, recipient's name, and number of items
  - Total value of products only
5. Why are inspection checklists important for warehouse claim coordinators?
- To complicate the inspection process
  - To monitor products and processes properly
  - To avoid corrective actions
  - To decrease confidence of staff

**C. State whether the following statements are True or False**

- Invoice is a non-negotiable commercial instrument issued by seller to the buyer of the goods.
- In order to lodge a claim, the Claimant does not require to fill a claim form.
- Inspection checklist used by warehouse claim coordinator for cross checking the consignments as regard to its damage.
- The claim might be handled only on the basis of all received original documents by the claimant.
- Forms help to collect information and create documents.

**D. Match the Column**

	Column A		Column B
1	Claim forms	A	Original Bill of Lading

<b>2</b>	Invoice	B	Name and address of the recipient company
<b>3</b>	Assessment Forms	C	Consecutive number of the claim
<b>4</b>	Insurance Forms	D	Information about the type of goods or consignment
<b>5</b>	Checklist of Required Forms	E	Inspection checklist

### E. Short Answer Question

1. Explain claim process.
2. Explain various types of forms.
3. What is an assessment form?
4. What is an invoice?
5. State out the elements of invoices.

### F. Long Answer Questions

1. Explain the role of forms in the documentation and claims procedure of a warehouse, with specific reference to the types of forms typically used by a warehouse claim coordinator.
2. Discuss how forms help in collecting information efficiently, ensuring compliance, and substantiating claims.
3. Discuss the importance of accurate documentation in the warehouse environment.

### G. Check Your Performance

1. Make a chart on difference between assessment form and claim form.
2. Prepare the check list for verification of forms during claim process.

## Session 3: Inform Claimant by Claim Coordinator

Claim amount is the amount which is to be paid to the claimant in respect of his /her loss occurred due to damage of inbound or outbound goods or consignment in the warehouse. Determination of claim amount depends on the loss sustained, nature or type of goods damaged, terms and conditions of the contract between customer and the warehouse, company policy of the insurance company etc. Warehouse claim coordinator while estimating claim amount must ensure that claim amount would within maximum legally permitted limits. After estimating the admissible claim amount, claim

coordinator should inform and update to the claimant or the customer about the process and status of the claim.

### STEPS FOR DETERMINATION OF CLAIM AMOUNT

Following two steps are relevant for determination of claim amount (Fig. 2.5):

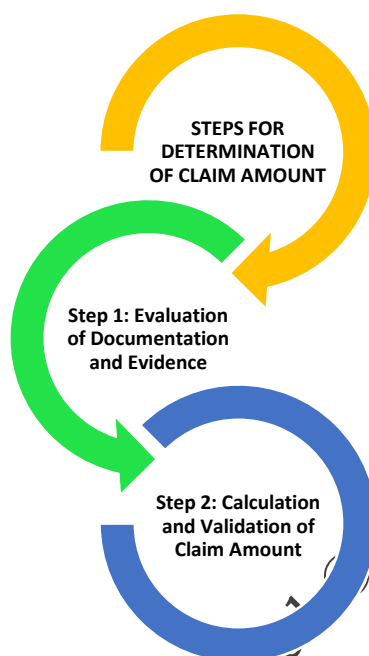


Fig. 2.5: Steps for Determination of Claim Amount

#### Step 1: Evaluation of Documentation and Evidence

**a. Review Claim Forms and Invoices:** Warehouse claims coordinator must review claim with help of:

- i. **Verify Claim Forms:** Ensure that the claim forms are fully completed and accurately describe the nature of the claim, including details of the incident.
- ii. **Cross-Check Invoices:** Compare the invoices with the claim forms to ensure that the amounts claimed are justified based on the original purchase prices of the goods.

**b. Examine Original Bill of Lading and Delivery Receipts:** Warehouse claims coordinator must examine original bill of lading and delivery receipts with help of:

- i. **Confirm Shipment Details:** Check the bill of lading to verify the shipment details such as the type, quantity, and destination of the goods.
- ii. **Delivery Condition:** Review the original delivery receipt to confirm the condition of the goods at the time of delivery.



**c. Assess Insurance Forms and Coverage:** Warehouse claims coordinator must Assess Insurance Forms and Coverage with help of Insurance Verification to Confirm the goods were insured and the extent of the coverage. This will help in understanding what portion of the claim might be covered by insurance.

**d. Review Supporting Documents:** Warehouse claims coordinator must review supporting documents with help of:

- i. **Photographic Evidence:** To examine photos of the damaged goods to understand the extent of damage visually.
- ii. **Correspondence and Reports:** To look at any additional correspondence or preliminary reports that provide context or additional details about the incident.

## Step 2: Calculation and Validation of Claim Amount

**a. Calculate Actual Loss:** To calculate actual loss following points need to be determined:

- i. **Determine Repair Costs:** Estimate the cost of repairing damaged goods, if applicable. This includes labor and materials.
- ii. **Replacement Cost:** Calculate the cost of replacing goods that cannot be repaired. This should be based on current market prices or the original purchase price if replacement is not feasible.
- iii. **Depreciation Adjustment:** Apply depreciation to the value of the goods based on their age and condition at the time of the incident. This is crucial for providing a fair and realistic claim amount.

**b. Deduct Recoverable Amounts:** To determine deduct recoverable amounts following points need to be focused:

- i. **Insurance Reimbursement:** Deduct any amounts that are recoverable through insurance claims. Coordinate with the insurance company to confirm the reimbursement amount.
- ii. **Salvage Value:** If the damaged goods have any salvageable value, deduct this from the total claim amount. The salvage value represents the potential recovery from selling the damaged goods.

**c. Verify with Industry Standards and Policies:** To verify with industry standards and policies one must verify:

- i. **Compliance Check:** Ensure the calculated claim amount complies with industry standards and company policies. This helps in maintaining consistency and fairness in the claims process.

- ii. **Final Approval:** Present the calculated amount for final approval, ensuring all documentation supports the determined amount.

### **TERMS AND CONDITIONS FOR ADMISSIBLE OF CLAIM**

The warehouse follows certain terms and conditions while following the claim process and estimating the claim amount:

- a) The claim form was submitted on time and with proper approvals.
- b) The evidence of damaged claim and essential supporting documents is provided
- c) If the goods are damaged then a clear breakdown of the percentage of damage cost is agreed upon and documented. In case of partial compensation the original damage and agreed compensation should be acknowledged by claimant.
- d) The warehouse will try to match the quality of damaged goods and try to compare with original consignment, however if the same specifications are not available then the claim may be settled in cash .
- e) If the goods are in repairable conditions then a quote for repair should be provided along with the documents
- f) Claim Compensation will be limited only to the damaged goods and not to any losses the distributor may incur because of delays or any other reason.
- g) If the damages are covered under insurance by distributor or warehouse all the necessary documents should be provided to the relevant department for further processing.

These could be some more terms depending on the type and nature of business. These are some generic terms and conditions which is followed by a warehouse. A claim coordinator has to keep all these points in consideration while processing claim for damaged goods.

### **INFORM AND UPDATE THE CLAIMANT BY CLAIM COORDINATOR**

As soon as you have taken the steps above, notify all the relevant parties and claimants and discuss about the reasons of the damage and the estimated maximum claim amount, which legally permitted. Usually the responsibilities, Rules and regulations for loss or damages are decided and written in advance as per the warehouse norms and terms and conditions of the concerned insurance company.

- a) **Verification of Documents/Claim Form:** A warehouse claim coordinator needs to verify the documents related to the claim. He should ensure that all the details of the damage are recorded. He should check if proper approvals are taken for claim proceedings and all parties have

updated for the solution. He should check for the estimated claim amount and relevant authorities approve costs after inspection.

- b) Quantity of Goods** The claim form should be referred for the quantity of damaged goods. Many a times the quantity of damaged goods is not the same as actual quantity of inbound goods received. This happens when some of the damaged goods are in repairable condition and can be reused with little repair in packaging or product. Hence, it is necessary to ascertain the final quantity damaged goods claimed. This information should be updated in the claim report which is required to be sent to the concerned insurance company.
- c) Quality of goods:** For admitting the claim, it is essential that claim should be for goods actual damaged and need to be of determinate or inferior quality needs as compared to the original consignment. The claim coordinator should check for the packaging and quality of product and preferred to take in to consideration some pictures or video clips of the damaged goods as an evidence. He should update the claimant about the status of the claim procedure.
- d) Delivery timelines:** the distributor depending on his requirement and timelines generally decides the delivery timelines. The warehouse person should check the schedules mentioned on claim form or as per the agreement for the need by date of the delivery of goods. These delivery timelines should be mentioned in the agreement.
- e) Delivery and storage details:** A claim coordinator should update the delivery details like address, contact details, contact person. He should provide details of damaged goods like the distributor for whom this is ordered, where should it be stored, original consignment details, damage claim details. This information should be provided in claim form so that the goods can be considered for claim and the correct claim amount can be possible to estimate.

Once these documents are verified and complete estimation of claim amount, the warehouse claim coordinator is required to inform and update the claim process status to the claimant and the concerned insurance company. For it needs to align these damaged goods in terms of quality and quantity with the original consignment with the help of available evidences. He also needs to update all necessary records and inform all parties involved in the claim process. He should acknowledge the quantity and quality of damaged goods and admissible claim.

In such cases, the claim coordinator needs to update the documents accordingly, prepare a report and send it to appropriate department and insurance company for further action.

**HOW TO RESOLVE ISSUES IF ANY?**

Maintaining accurate records of storage is an important aspect of warehousing. Sometimes there happens to be a difference in the records of warehousing and actual stocks due to various reasons. This wrong information may lead to incorrect ideas of the damages or shortage of goods, both inbound and outbound. This may also have a financial impact to the warehouse accounts and also on estimation of claim amount of damaged goods. Following are some points, which should be taken into consideration for resolving claim issues if any:

- Interview each and every concerned person or parties involved in claim.
- Inspect properly for validation of claim to separate genuine claim from false claim with experts, if requires so.
- Check conditions of filing claims and preference of previous cases.
- Be ensure that the damages are actual and genuine.
- Verify each and every claim related document carefully.

Lastly, timely update the status of claim through the process to the claimant.

**Activity**

**Activity 1:** Field Visit for better understanding about claim process and determination of claim amount by claim coordinator.

**Material Required:** Check-list to Visit notes, notebook and pen/pencils

**Procedure:**

1. Take necessary permission from school authorities for field visit
2. Identify a nearest warehouse.
3. Take Prior appointment and time slot from concerned warehouse official.
4. Explain the concerned warehouse official about the agenda for visiting
5. Precautionary information must be given to students
6. Students must be instructed to note down every point in note book
7. Encourage students to discuss and confirm the points with the warehouse claim coordinator
  - a) Investigating Damage
  - b) Identifying Key Information
  - c) Determining Terms and Conditions
  - d) Demanding Reimbursement

- e) Accounting for Negligence
  - f) Verifying Claim Form Submission
  - g) Documenting Damage Cost Breakdown
  - h) Matching Quality of Damaged Goods
  - i) Communicating with Claimant
  - j) Maintaining Accurate Records
8. Check whether all students are actively participating and understanding the claim process and determination of claim amount by claim coordinator.
  9. Prepare a report based on the learning outcome from the field visit
  10. Ask students to discuss the report in the class

**Activity 2:** Perform Role-play on Determining Claim Amount

**Materials Needed:** Pen, Paper, Printed copies of the Role Play, Props representing damaged goods (optional)

**Procedure:**

1. Divide the class into small groups, with each group consisting of 4-5 students.
2. Distribute printed copies of the scenario to each group.
3. Assign roles to each group member
  - a) Warehouse Claim Coordinator
  - b) Claimant, Insurance Representative
  - c) Witness
4. Ask students to read and discuss the scenario within their groups, assigning specific tasks to each member based on their roles.
5. Once students are familiar with their roles and the scenario, allow them time to prepare their role-play.
6. Conduct the role-play, with each group presenting their interpretation.
7. After each presentation, facilitate a discussion by asking questions to the audience about the process, challenges faced, and potential solutions.
8. Teacher should conclude the activity by summarizing key points learned about the determination of claim amount.

### Check Your Progress

#### A. Fill in the Blanks

1. Warehouse claim coordinator while estimating claim amount must ensure that claim amount would within maximum legally \_\_\_\_\_.
2. Ensure that any loss or damage which occurs as a result of \_\_\_\_\_ or \_\_\_\_\_ is claimed against responsible parties.
3. \_\_\_\_\_ the damage in order to determine claim amount.
4. \_\_\_\_\_ each and every concerned person or parties involved in claim
5. Be ensure that the damages are \_\_\_\_\_ and \_\_\_\_\_.

#### B. Multiple Choice Questions

1. What is the primary responsibility of a warehouse claim coordinator regarding determination of claim amount?
  - a) Negotiating with claimants for maximum compensation
  - b) Ensuring claim amount falls within legally permitted limits
  - c) Delaying the claim process for further investigation
  - d) Estimating the claim amount without verification
2. What factors influence the determination of claim amount?
  - a) Warehouse's financial status
  - b) Nature and extent of damage, terms of contract, and insurance policy
  - c) Customer's reputation only
  - d) Warehouse claim coordinator's personal opinion
3. What are the steps involved in determining claim amount?
  - a) Only investigation of damage
  - b) Demanding reimbursement from responsible parties
  - c) Investigating damage and demanding reimbursement
  - d) None of the above
4. What is the purpose of verifying documents related to the claim by the claim coordinator?
  - a) To delay the claim process
  - b) To ensure proper approvals are obtained

- c) To increase claim amount
  - d) To avoid notifying relevant parties
5. Why is it important to resolve issues related to claim processing promptly?
- a) To delay compensation to claimants
  - b) To increase warehouse's financial burden
  - c) To maintain accurate records and avoid discrepancies
  - d) To avoid communication with claimants

**C. State whether the following statements are True or False**

1. The claim form should be required to referred for the quantity of damaged goods.
2. For admitting the claim, it is essential that claim should be for goods actually damaged.
3. Verify each and every claim related document carefully.
4. Claim coordinator should not require to acknowledge the quantity and quality of damaged goods and admissible claim.
5. The claim form was submitted on time and with proper approvals.

**D. Match the Columns**

	Column A		Column B
1	Review Claim Forms and Invoices	A	Estimate repair costs, calculate replacement costs, and apply depreciation
2	Examine Original Bill of Lading and Delivery Receipts	B	Ensure claim forms are fully completed and amounts claimed are justified based on invoices
3	Assess Insurance Forms and Coverage	C	Verify shipment details and confirm the condition of goods at delivery
4	Review Supporting Documents	D	Confirm the goods were insured and understand the extent of coverage
5	Calculate Actual Loss	E	Examine photos of damaged goods and additional correspondence or reports



**E. Short Answer Question**

1. Explain process of determination of claim amount.
2. Discuss how to estimate claim amount.
3. Point out how to resolve claim issues if any.
4. Discuss requirement of Informing and updating the claimant by claim coordinator.

**F. Long Answer Questions**

1. Explain the steps involved in determining the claim amount for damaged goods in a warehouse. Discuss the importance of investigating the damage, verifying documents, and ensuring compliance with terms and conditions.
2. Describe the terms and conditions typically followed by a warehouse for admitting claims and determining claim amount. Provide examples of how these terms and conditions influence the claim process.
3. Discuss the role of a warehouse claim coordinator in informing and updating the claimant about the claim process and status. Explain the importance of timely communication and accurate documentation in this regard.

**G. Check Your Performance**

1. Demonstrate the process of estimation of claim amount.

**Session 4: Process of Claim**

Once warehouse claim coordinator has completed the damage inspection and approved customer's claim, he required to issue a claim form and forwarding the same to the insurance company. Once this form is forwarded to concerned insurance company, the concerned insurance company will have to process claim and issue payment within stipulated timelines. The warehouse acknowledges the receipt of claim and also provides information of any further documents or requirements to be submitted. The claim processing timelines are also provided along with this (Fig.2.6).



**Fig. 2.6: Process of Claim**

A customer is kept aware of the progress of their claim from time to time by the warehouse claim coordinator.

1. Customers have stipulated timelines as per the terms and conditions in the contract from the date of delivery in which he have to file a claim.
2. If claims not made within timeline can be rejected by the warehouse.
3. A written request for payment of claim for loss or damage containing facts sufficient to identify the consignment will constitute a claim against damages.
4. Claim process consists of
  - a. A statement of the amount customer seeks in respect of damaged goods.
  - b. Customer's copy of the waybill.
  - c. The original invoice or a certified copy of it.
  - d. Original Bill of Lading
  - e. Should accompany photographs or videos that demonstrate the nature and extent of damage.
5. If damage is found after delivery, then request for inspection should be made Warehouse office.
6. Now warehouse claim coordinator starts inspection for validation of claims by interviewing claimant, witness, client, suppliers and insurance company.
7. Conduct inspection for validation of claims to separate genuine claims from false claims with experts.

8. Check properly all the documents required for documentation and claim procedure.
9. Please do not dispose of damaged merchandise until claim has been concluded.
10. Timely updated the claimant about the process or status of claim.
11. If the claim is found genuine, the estimate and be ensure that claim amount must be within maximum legally permitted as per the terms and conditions for claims.
12. Forward the claim to the concerned insurance company with required documents, evidences and recommendations.

### DOCUMENTS REQUIRED FOR CLAIMS

After processing of inspection for claim, warehouse claim coordinator has to forward the claim forms to the concerned insurance company, if claim is genuine. After this, he has to prepare a report about the result of inspection and claim amount. This process includes following steps:

1. Forwarding the claim forms to the concerned insurance company for claim settlement.
2. Preparation of a report about the result of inspection and claim amount, if the claim is genuine.
3. If the claim is false, then prepare a report on false claims with reasons for considering claims false.

### FORWARDING THE CLAIM FORMS

At last, the warehouse claim coordinator has to forward claim forms and all other original documents related to claim with evidences of damaged goods or consignment to the concerned insurance. Evidences for damaged goods include and accompany photographs or videos that demonstrate the nature and extent of damage. Along with the claim form and evidence warehouse, claim coordinator should suggest and forward some recommendations (if any) related to claim to the insurance company.

### Activities

**Activity 1:** Visit of the warehouse to understand the activity of warehouse claim coordinator as how he processes the claims and prepare report.

**Material required:** Check-list to Visit notes, notebook and pen/pencils

#### Procedure:

1. Divide the classes into two groups.

2. Teacher then will ask one student from each group to play a role of warehouse claim coordinator.
3. Now students from the groups will demonstrate
  - a) how warehouse claim coordinator process the claims issues related to damaged inbound goods and about its settlement
  - b) Observe activities of warehouse claim coordinator to understand how he inspects the damaged goods.
  - c) Issues related to claim of damaged inbound goods and how he tackles and manages these issues.
4. At the end of the activity groups need to summarize contents and conclusions of claim process.
5. Student should submit their report to their teacher.
6. Teacher should evaluate the report.

**Activity 2:** Perform Role-play on Customer Interaction

**Materials Required:** Role-play scenario cards, claim forms, documents related to claim process

**Procedure:**

1. Assign student's roles such as
  - a) warehouse claim coordinator
  - b) customer.
2. Provide role-play scenarios where the customer contacts the warehouse claim coordinator regarding their claim status.
3. Students must act out the conversation, with the coordinator providing updates on the claim process
4. Addressing any concerns or queries raised by the customer.
5. At last conclusion should be provided by teacher.

**Activity 3:** Perform Role play on Filing Claim forms

**Materials Required:** Claim forms, invoices, waybills, original documents, photographs or videos of damaged goods.

**Procedure:**

1. Divide the class into groups representing warehouse claim coordinators and insurance company representatives.
2. Provide each group with a set of claim forms and documents.

3. One group will start the process of completing the claim forms and forwarding them to the insurance company.
  - a) Completing Claim Forms
  - b) Verifying Information Accuracy
  - c) Gathering Supporting Documents
  - d) Submitting Claim Forms
  - e) Forwarding to Insurance Company
4. The other group will process the claims and issue payments within stipulated timelines
5. Students should rotate roles to ensure each student gets a chance to participate.

### Check Your Progress

#### A. Fill in the Blanks

1. The concerned insurance company will have to process claim and issue payment within \_\_\_\_\_.
2. If claims not made within timeline can be \_\_\_\_\_ by the warehouse.
3. Preparation of a report about the result of inspection and claim amount, if the claim is \_\_\_\_\_.
4. Please do not dispose of damaged merchandise until claim has been \_\_\_\_\_.
5. Conduct inspection for validation of claims to separate genuine claims from false claims with \_\_\_\_\_.

#### B. Multiple Choice Question

1. What constitutes a claim against damages for loss or damage of goods?
  - a) A verbal request made to the warehouse coordinator
  - b) A written request containing facts identifying the consignment
  - c) A request submitted without supporting documents
  - d) A request made after the stipulated timeline
2. What documents are required in the claim process for damaged goods?
  - a) Customer's personal identification
  - b) Original invoice or certified copy, and photos/videos of damage
  - c) Warehouse inspection report only

- d) Statement of the amount paid for insurance
3. When should a request for inspection be made if damage is found after delivery?
- a) Immediately after the discovery of damage
  - b) Within 24 hours of delivery
  - c) After submitting the claim form
  - d) No inspection is necessary after delivery
4. What is the purpose of conducting inspection for validation of claims?
- a) To increase the workload of the warehouse coordinator
  - b) To separate genuine claims from false claims
  - c) To delay the claim settlement process
  - d) To reject all claims regardless of validity
5. What action should the warehouse claim coordinator take if the claim is found genuine?
- a) Reject the claim immediately
  - b) Dispose of damaged merchandise
  - c) Ensure the claim amount is within legally permitted limits
  - d) Delay forwarding the claim to the insurance company

**C. State whether the following statements are True or False**

- 1. A customer is kept aware of the progress of their claim from time to time by the warehouse claim coordinator.
- 2. Warehouse claim coordinator dispose of damaged merchandise prior to conclusion.
- 3. Evidences for damaged goods includes and accompany photographs or videos that demonstrate the nature and extent of damage.
- 4. Timely updated the claimant about the process or status of claim is not necessarily required.
- 5. Checking of properly all the documents required for documentation and claim procedure.

**D. Match the Columns**

	Column A		Column B
1	Customers have stipulated timelines	A	Submit forms, documents, and evidence to the insurance company for claim settlement
2	Written request for payment of claim	B	Timeframe within which customers must file a claim as per contract terms
3	Claim process components	C	Contains facts sufficient to identify the consignment and constitutes a claim
4	Damage found after delivery	D	Statement of amount, waybill, invoice, Bill of Lading, and photos/videos of damage
5	Forwarding claim forms	E	Request for inspection must be made to the warehouse office

**E. Short Answer Question**

1. Describe in brief the process of claim.
2. List out documents required for claim.
3. Describe how to forward the claims forms to insurance company.

**F. Long Answer Question**

1. Explain the process of forwarding claim forms and related documents to the concerned insurance company for claim settlement.
2. Elaborate in detail about documents required for claim.

**G. Check Your Performance**

1. Prepare a poster to demonstrate process of claims.
2. Draw a chart contains different types of documents to be forwarded to the insurance company.



MODULE 3	CLAIM REPORTING
<b>Module Overview</b>	
<p>A report is an informational work done with the specific purpose like reporting damages or claiming for damages. Report is a permanent record. There is no scope for imagination in a report. It is the base for claim settlements. Preparing a report for claim is a time-consuming activity. Claims coordinator report helps Insurance Company to take a right decision or action in regards to claims. Claim coordinator prepare detailed reports about the results of the inspection, claim amounts, etc.</p> <p>Reports can be of various types based on different needs and purposes like internal or external. Claims coordinator report help in clarity about the claims, reduce claim loss, gives impartial view for claim and give understanding on the genuineness of the claim. A claim is when one person owes to another. This could be money, belongings, or even government benefits like Social Security. The Warehouse Claims Coordinator is the primary point of contact between the Claimant and the agency. In case of loss, claimant communicate with the claims coordinator soon after receiving the loss information. Claims coordinator is responsible for conveying appropriate information and the necessary forms so that management can properly process the claims.</p> <p>Warehouse claims co coordinator ensure that the claim forms are handled efficiently and payment for valid claims only is made. There are many reasons in delays due to formalities, interaction with claimants, government or other agencies and have they resolved. Sometimes different parties in warehouses for willful gain make false claim. It is unlawful act when people intentionally give incorrect, missing, or deceptive facts to an insurance company, trying to trick or cheat the company.</p> <p>In case of loss, claimant claim the value from insurance agency. After receiving claim, application insurer reviews the claim and check whether the event or circumstances are covered by the policy. In case of genuine and acceptable claim, company proceeds for the payment process. But sometimes, company deny payment due to irrelevant information, loss of policy documents, false claim, insufficient evidences, late claims filing, hiding information in claim document, Claims lost by insurer, not informing the company on time, terms and conditions are not read before selecting any policy, poor follow-ups, Double claim etc.</p> <p>The unit is divided into four sessions to give basic skills and knowledge on these aspects. The first session includes procedure of reporting describing the</p>	



concepts of reporting, giving details on report, its types and content. The second session focuses on 'Report on false claim', it describes the meaning of false claims, Discuss the process of reporting false claims and state the reasons for considering claims false. The third session discusses 'Difficulties and delay in claims', which discuss the meaning of claim, explains the difficulties in claims, and state the reasons of delay. The fourth session focuses on the Insurance issue resolution which deals with the issues in claim process, describe resolution of issues in insurance claim, elaborate steps in resolution of issues in insurance claim. After going through these sessions, the students will be confident in carrying out duties of claim coordinator in a warehouse.

### Learning Outcomes

After completing this module, you will be able to:

- To Understand and follow the standard procedures for reporting insurance claims accurately and efficiently.
- To Identify and report false insurance claims, recognizing the signs of fraudulent activities and understanding the protocols for handling them.
- To Analyze common difficulties and delays encountered in the claims process and develop strategies to mitigate these issues.
- To Resolve various insurance issues effectively, employing problem-solving skills to address and settle disputes or complications in claims.

### Module Structure

Session 1: Procedure of Reporting

Session 2: Report on False Claims

Session 3: Difficulties and Delays in Claims

Session 4: Insurance Issue Resolution

### Session 1: Procedure of Reporting

A report is informational work done with the specific purpose like reporting damages or claiming for damages. A report should be a complete and compact document with detailed information of conditions. Warehouse claims coordinator is required to prepare a report after detail investigation and analysis of relevant information for the claims.

In other words, a report compiled by the coordinator provides detailed specifics regarding the occurrence of a claim. Preparing a report for claim is a time-consuming activity and report is a permanent record. There is no scope for

imagination in a report. It is the base for claim settlements. Claims coordinator report helps Insurance Company to take a right decision or action in regards to the claims. Claim coordinator prepare detailed reports about the results of the inspection, claim amounts, etc.



**Fig. 3.1: Report**

### **IMPORTANCE/NEED OF REPORT**

Claims coordinator report helps in various conditions:

1. **Interface:** The claim coordinator's report is the interface between insurance company and the claimant.
2. **Clarity about the Claims:** It provides clear picture of the claim.
3. **Reduce Claim Loss:** It may help to reduce claim loss/ cost of the claim.
4. **Evidence:** Report incorporates the important evidence and obtained information from key witnesses.
5. It gives impartial view for claim.
6. Reports help to understand the genuineness and the reason for the claim.
7. **Recommendations for action:** Reports contain conclusions and recommendations for the claim.
8. **Helpful in Decision:** It facilitates timely decisions and follows up action for settling the claim.
9. **Future use of Report:** It makes easy to refer earlier cases and previous claims.
10. **Settlement of claim:** It helps in quick settlement of the claim.

## CONTENTS OF THE REPORT

Every claim report contains following point, which help warehouse claim coordinator and Insurance Company to understand the case and to settle the claim:

1. **Claimant detail** –It include particulars about claimant. Like his/her name, address, phone/mobile no and e-mail address.
2. **Shipment detail** -Inbound & out bound (Pick up Carrier's Freight Bill No., Delivering Carrier's Freight Bill No., Shipper's Name, Consignee's Name, Name of Carrier Issuing Bill of Lading, Name of Delivering Carrier, Date of Bill of Lading, Date of Delivery, Point Shipped From, Final Destination)
3. Date, time and place of damage/loss.
  - a) Date of goods collected
  - b) Date of delivery, if made
  - c) Place of damaged goods
4. In transit
 

Pick up carrier- From \_\_\_\_\_ To \_\_\_\_\_

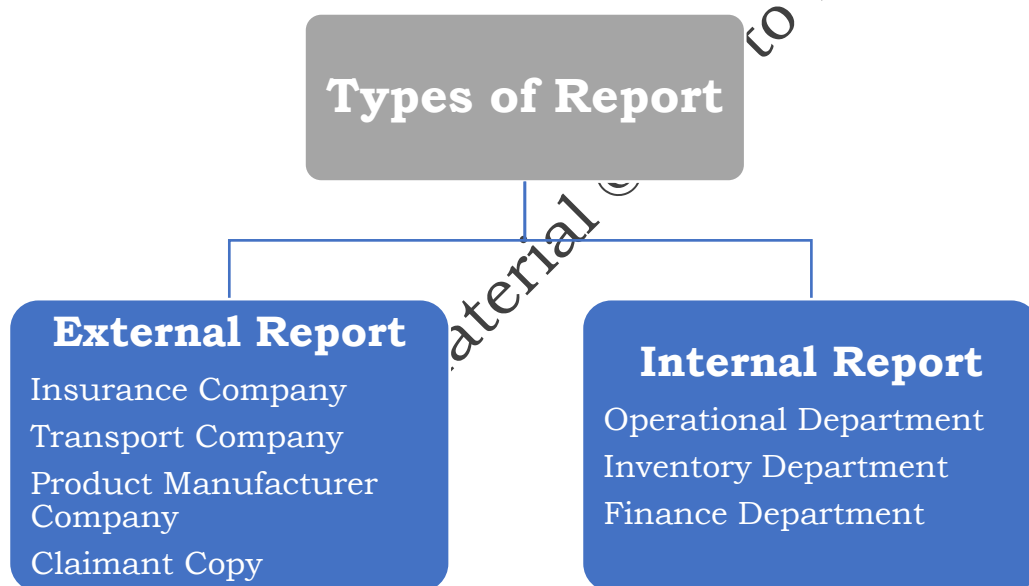
Delivering Carrier- From \_\_\_\_\_ To \_\_\_\_\_
5. Nature and extent of claim – It is a detail of readings related to damage goods. Like Quantity, unit price, description, total price, missing unit/quantity.
6. Person or agency having possession at time of damage/loss.
7. Circumstances under which damage/loss took place.
8. Current location of the commodity.
9. Action taken for recovery
10. Actions taken to procure further damage/loss
11. Claim amount- Total amount of claim by the claimant. Ensuring that the claim amounts are within the maximum legally permitted range.
12. Additional Comments and recommendation
13. Enclosure
  - a) Clear image of damage,
  - b) Copies of original purchase orders/invoices,
  - c) Copies of work estimates/quotes,
  - d) Copies of invoices for repairs/replacement

- e) Inspection report
- f) Claim form of claimant

### TYPES OF REPORT

Report may be various types, but in case of warehouse claim procedure there are two types of reports required (Fig. 3.2).

- a. Internal Reports:** Reports which are used within the warehouse to complete their routine information like operation reports, inventory or finance.
- b. External Reports:** Reports which are prepared for external uses or purpose. Reports submit to various external agencies or companies like insurance company, Transport Company, product manufacturing and claimant copy.



**Fig. 3.2: Types of Report**

Thus, above listed types are used in every warehouse, only the format of report varies from warehouse to warehouse.

### Activities

**Activity 1:** Field Visit for identifying the various types of report required for claim

**Materials Required:** Pen/pencil, notebook.

**Procedure:**

(The teachers have to fix a visit of students to the nearby warehouse to identify the various types of report required during claim procedure)

1. Reach the warehouse as per the schedule.
2. Greet the warehouse manager and meet for learning purpose.
3. Visualize the following:
  - a) Types of reports.
  - b) Contents of the reports prepared in it.
  - c) Process of the claim in the warehouse.
  - d) Need of the report at the time of the claim.
4. Develop your notes on reports and their types.
5. Confirm with the warehouse claim coordinator.
6. Discuss with classmates, findings and submit a group report to subject teacher.
7. Prepare a report about the result of the inspection and the claim amount.

**Activity 2:** Draw a chart containing different contents of the report.

**Materials Required:** Pen/pencil, drawing sheet, glue.

**Procedure:**

1. Make a group of 5 students and visit a warehouse.
2. Greet the warehouse manager and meet for learning purpose.
3. Collect various types of report formats used in the warehouse.
4. List the common/general contents of the reports.
  - a) Claimant detail
  - b) Shipment detail
  - c) Date, time and place of damage/loss.
  - d) In transit
    - i) Pick up carrier- From \_\_\_\_\_ To \_\_\_\_\_
    - ii) Delivering Carrier- From \_\_\_\_\_ To \_\_\_\_\_
  - e) Nature and extent of claim
  - f) Person or agency having possession at time of damage/loss.
  - g) Circumstances under which damage/loss took place.
  - h) Current location of the commodity.
  - i) Action taken for recovery
5. Identify purpose specific (claim) contents of the reports.

6. Develop your notes on the elements of the reports on the claim.
7. Discuss with group members and confirm with warehouse claim coordinator
8. Draw a chart with contents of the reports collected from the warehouse.
9. Submit the chart to the subject teacher.

### Check Your Progress

#### A. Fill in the Blanks

1. A \_\_\_\_\_ is informational work done with the specific purpose.
2. Warehouse claims coordinator required to prepare report after detail \_\_\_\_\_.
3. The claim coordinator's report is the \_\_\_\_\_ between insurance company and claimant.
4. \_\_\_\_\_ report which is prepared for within warehouse purposes.
5. Insurance company, Transport Company, product manufacturing, claimant copy is forms of \_\_\_\_\_ report.

#### B. Multiple Choice Questions

1. What information does a report contain?
  - (a) Claimant details
  - (b) Shipment details
  - (c) Current location of the commodity
  - (d) All of the above
2. Reports which are used within the warehouse to complete their routine information are called
  - (a) Internal Report
  - (b) External Report
  - (c) Informational Report
  - (d) Periodic Report
3. Reports which are prepared for external uses or purpose are called
  - (a) Internal Report
  - (b) External Report
  - (c) Formal Report

- (d) Analytical Report
4. Internal Report includes
- (a) Operational Department
  - (b) Inventory Department
  - (c) Finance Department
  - (d) All of the above
5. Report is important because
- (a) It acts as an interface.
  - (b) It helps in reducing claim loss.
  - (c) it helps in easy settlement of claim
  - (d) All of the above

**C. State whether the following statements are True or False**

1. A report maybe a complete and compact document. False
2. Claims coordinator report helps Insurance Company to take a right decision.
3. Preparing a report for claim is a quick process.
4. It may help to reduce claim loss/ cost of the claim.
5. Report helps to understand the genuineness and the reason for the claim.

**D. Match the Columns**

	Column A		Column B
1.	Operation Report	A	Enclosure
2.	Email address, mobile no.	B	Shipment details
3.	Clear image of damage	C	External report
4.	Freight Bill No.	D	Internal report
5.	Transport Company	E	Claimant details

**E. Short Answer Type Questions**

1. What is report?
2. Discuss the types of report.



3. Describe the need of report in claim procedure.
4. Discuss the contents of claim report

#### **F. Long Answer Questions**

1. What is report and explain its importance.
2. Explain the types of report in detail.
3. Elaborate the contents of the claim report.

#### **G. Check Your Performance**

1. Draw a chart on types of report.
2. Prepare a chart on need of report in claim procedure.
3. Make a poster containing contents of the claim report.
4. Prepare a report about the result of inspection and claim amount.

### **Session 2: Report on False Claims**

The term 'false claims' are used when a person knowingly makes an untrue statement or claims to gain a benefit or reward and knowingly presents, false or dishonest request, record or material to the company.

If a person intentionally submits a fake claim for payment or gives false information when applying for insurance, it is considered a crime (Fig. 3.3).



**Fig. 3.3: False Claims**

It is also illegal to knowingly give wrong or false details to an insurance company with the intent to cheat or try to cheat them. These are also covered under fraudulent activities.

### CONDITION FOR CLAIM

Any claim for loss or damage to goods must be in writing, containing facts sufficient to identify the Goods, asserting liability for alleged loss or damage, and making claim for the payment of a specified or determinable amount of money. Such claim must be filed with the appropriate party within the time limits specified herein. Damage reports, incident reports, inspection reports, notations of shortage or damage on freight bills or other documents do not constitute filing of a claim. Following are the conditions of Claim:

1. **Shortage in quantity:** This condition refers to the situation where the quantity of goods received is less than what was ordered or expected.
2. **Quality issue:** This condition involves receiving goods that do not meet the expected quality standards.
3. **Proof not match with bills of warehouse:** This occurs when the documentation or proof provided for the delivery does not match the actual goods received or the information provided by the warehouse.
4. **Damaged/ defected goods:** This condition refers to goods that have been physically damaged or are not functioning properly.
5. **Deliver to other customer:** This condition arises when the goods intended for a particular customer are mistakenly delivered to someone else.
6. **Missing delivery of goods:** This condition occurs when the expected delivery fails to arrive at the designated location.
7. **Hiding important information:** This involves situations where vital information related to the goods or delivery process is deliberately concealed.

### REASONS OF CONSIDERING CLAIMS FALSE

All claims are always true, is not possible. Sometimes claims may be false. There are various reasons to consider a claim false:

1. **Misrepresentation of facts:** Claims can be considered as false due to misrepresentation of facts or information.
2. **Expiry of claiming period:** Sometime claimant files a claim after given period of time for claim. Once time is over no one gets the claimant amount.

- 3. Unauthorized claimant:** If a person other than customer of the services file a claim is called unauthorized claimant. In such case claim can be considered as false claim.
- 4. Lack of proofs:** If a claimant is unable to produce the sufficient proof of damages, then the claim can be considered as false claim in the eyes of law.
- 5. Damages occur due to customer mistake:** Once the goods handover the customer of third party and customer file a claim against damages but he/she unable to produces the sufficient proof then the claim can be considered as false.
- 6. Lack of proper documentation:** If proof does not match with the given information, then it can be considered a false claim.
- 7. Misunderstanding**
  - terms and conditions of the warehouse
  - making appropriate provisions for storage
  - customer might provide misleading information
  - negligence from the customer

### Activities

**Activity 1:** Field Visit to identify the false claims

**Materials Required:** Pen/pencil, notebook, camera for collecting evidence.

**Procedure:**

(The students have to fix a visit of students to the nearby warehouse to identify the false claims)

1. Reach the warehouse as per schedule
2. Greet the warehouse manager and meet for learning purpose
3. Ask the following questions and note down in the notebook
  - a) Is claim found false in your warehouse?
  - b) What are the basic reasons to consider a claim false?
  - c) Process of reporting false claim in the warehouse.
4. Develop your notes on field visit
5. Confirm with the warehouse claim coordinator
6. Discuss with classmates, findings and submit a group report to subject teacher.

7. Prepare a report about the false claim and its reporting

**Activity 2:** Draw a chart containing the different reasons of false claims

**Materials Required:** Pen/pencil, drawing sheet, glue.

**Procedure:**

1. Make a group of 5 students
2. Ask them to visit various site of logistics and warehouse services.
3. Search on it reasons of considering claims false.
4. Also visit the warehouse house nearby your school or home and collect the information regarding false claims.
5. List the common/general reasons of considering claims false.
6. Prepare a comparative chart on reasons of false claims.
7. Discuss with group members and confirm with warehouse claim coordinator
8. Draw a chart with reasons of considering claims false.
9. Submit the chart to subject teacher.

**Check Your Progress**

**A. Fill in the Blanks**

1. False claims used when a person knowingly makes an \_\_\_\_\_ statement.
2. If a person other than customer of the services file a claim is called \_\_\_\_\_ claimant.
3. Any claim for loss or damage to goods must be in \_\_\_\_\_.
4. All claims are always \_\_\_\_\_, is not possible.
5. Claims can be considered as false due to \_\_\_\_\_ of facts or information.

**B. Multiple Choice Questions**

1. Conditions to file a claim include
  - a) Shortage in quantity
  - b) Quality issues
  - c) Damaged goods
  - d) All of the above
2. Reasons of considering claims false are

- a) Authorized claimant
  - b) Sufficient proof
  - c) Misrepresentation of facts
  - d) Proper documentations
3. If proof does not match with the given information, it is called
- a) Lack of proof
  - b) Lack of proper documentation
  - c) Misunderstanding
  - d) Misrepresentation of facts
4. If a claimant is unable to produce the sufficient proof of damages, then it is a
- a) False claim
  - b) Unauthorized claimant
  - c) Misrepresentation of facts
  - d) Misunderstanding
5. Claim should be filed
- a) Within the time limit
  - b) Can be filed after the time limit
  - c) Both a and b
  - d) None of the above

**C. State whether the following statements are True or False**

- 1. It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company.
- 2. Claimant can file a claim after given period of time for claim.
- 3. If proof does not match with the given information, then it can be considering a false claim.
- 4. Customer never provide misleading information
- 5. Claim must be filed with the appropriate party within the time limits specified.

**D. Match the Columns**

	Column A		Column B
1.	Shortage in quantity	A	If a claimant is unable to produce the sufficient proof of damages
2.	Missing delivery of goods	B	This condition refers to goods that have been physically damaged or are not functioning properly.
3.	Lack of proofs	C	This condition occurs when the expected delivery fails to arrive at the designated location.
4.	Hiding important information	D	This condition refers to the situation where the quantity of goods received is less than what was ordered or expected
5.	Defected goods	E	This involves situations where vital information related to the goods or delivery process is deliberately concealed.

**E. Short Answer Type Questions**

1. What is a false claim?
2. Mention the reasons of considering claim false.
3. Define defected goods.

**F. Long Answer Type Questions**

1. Explain the meaning of false claim and the conditions for claim.
2. Explain in detail the reasons of considering a claim false.

**G. Check Your Performance**

1. Draw a chart containing reasons of considering a claim false.
2. Demonstrate how to identify the false claims with suitable reasons.

**Session 3: Difficulties and Delays in Claims**

Warehouse is place where goods are stored for different purposes. Some goods for environmental protection, some for keeping future values, some to get required temperatures etc. since goods have value for owner which must be protected by warehouse. Sometimes due to unforeseen reasons like natural calamity, fire or theft stored items loss, it is important to get the goods insured.

Insurance of goods helps to avoid loss and future financial burden. A claim is something that one party owes to another. This may include a legal claim for property, money, or for Social Security benefits.

The Warehouse Claims Coordinator is the primary point of contact between the Claimant and the agency. In case of loss claimant, communicate with the claims coordinator soon after receiving the loss information. Claims coordinator is responsible for conveying appropriate information and the necessary forms so that management can properly process the claims.

### DIFFICULTIES IN CLAIMS

A warehouse Claims' Coordinator coordinates between claimant and insurance agency to settle the claims. To settle claim he has to complete certain paper work with required information. While working on claim report he faces various difficulties which are as follows-

1. **Lack of information in proposal forms:** Claimant have a legal right to claim for his compensation as per the contract or agreement made with the warehouse in case of loss, damage, theft etc. Sometime when a claim coordinator write report on claim, he finds that claimant have not provided complete information or he may have withheld some important information, such condition affects the claim report and delay claim procedure.
2. **Delay in Claim filing:** Time is an important component of the claim agreement. Sometimes claimants delay in claim filing or exceed the prescribed time limit. Such condition affects the claim report.
3. **Concealment of information:** Concealment of information have effect on report. When claim coordinator writes its report, he/she has to provide all the necessary information to the concerned authorities. In case of missing information and getting it from claimant takes time and affects claim process.
4. **Claimant's attitude:** In case of claim process, claimant generally develop negative attitude towards insurance agencies which reflect in their behavior. Especially when claim coordinator approach for getting desired or missing information. Sometimes repeated interaction is required to get the desired information and complete the claim process.
5. **Legal obligation:** Since insurance is a matter of mutual agreement between two parties with pre-defined terms and conditions. These conditions act a legal document in court of law. Claim coordinator has to perform his duties given legal framework. Violation of these norms leads to legal consequences to him also. In case of warehouse claim, coordinator cannot write its report until assessor does not submit its



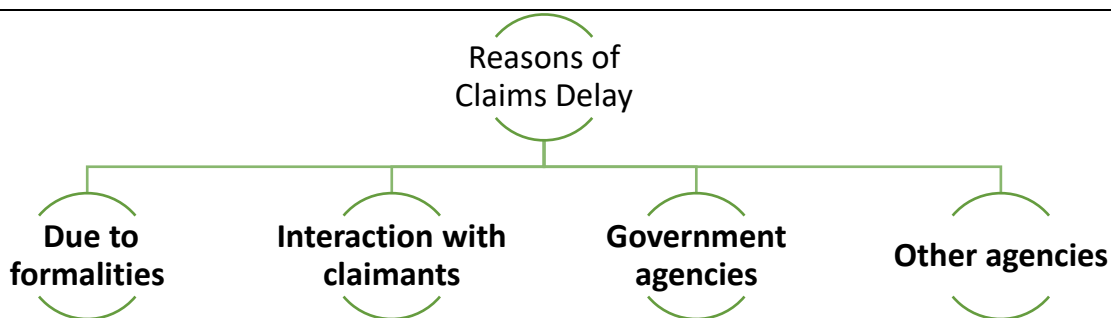
report and authorities allow him to do so. Claim coordinator feels difficult to follow these legal processes.

6. **Duration of Claim processing:** Once claimants file a claim application, it moves to several departments and persons. In case of non-availability of some person and their quarries, create difficulties in claim report writing.
7. **False Claim:** Sometimes claimant willingly and knowingly makes an untrue statement or claim to gain a benefit or reward on consignment. In these situations, claim coordinators have to be vigilant and write report to minimize such malpractices, because such tendency affects the actual claim.
8. **Incomplete paper work:** Claim coordinator writes its report on the basis of available documents. At the time of agreement signing, sometime agent hide some information and consigner does not read all the information due to lengthy terms and condition. Putting his/her trust on agent, he/she signs the documents, and any deficiency in paper work affect claim report writing.
9. **Poor data record in warehouse:** Since most of the warehouses are unprofessionally managed in our country, record keeping practices are poor. In case of claim writing, claim coordinator need documents to support claim. Due to poor record keeping practices, it become difficult to get desired document necessary for claim.

### REASONS OF DELAY

Warehouse claims co coordinator ensure that the claim forms are handled efficiently and payment of only valid claims are made. There are certain conditions which need to be fulfilled before ascertaining a claim which may differ from industry to industry. In real scenario, there is always a time gap between the point a claim occurs and the point of settlement (payment) of that claim. Therefore, we introduce the settling delay and the liability process within the framework of an economic environment. We study the main mathematical properties of the liability process. Additionally, we take some examples. It is one of the warehouse claims coordinator duties to settle the claim easily and quickly.

There are many reasons in delays due to formalities, interaction with claimants, government or other agencies and have they resolved. Due to certain reason claim delays, reasons of claim delay are following (Fig. 3.4):



**Fig. 3.4: Reasons of Claims Delay**

- a. Due to formalities:** There are various types of formalities like documents, proof of documents, claim refund policy, rules and regulation of the company, incomplete claim form, delay in inspection result, delay in permission from higher authority. Claim report is the basis of claim settlement. Claim coordinator writes its report on the basis of available documents and lay down guidelines at the time of agreement. In getting desired documents and information from the sources and authorities, certain procedures have to be followed for smooth claim settlement. Completions of these formalities get time and delay claim settlement.
- b. Interaction with claimants:** During the claim settlement process, claim coordinator has to interact claimant to get some necessary information and documentary evidence. Sometimes repeated interaction is required to get the desired information and completion of the claim process. Due to frequent interaction and information demand, claimant become defensive and hides some information. Sometimes claimant/ customer also become the one of the reasons of delay in claims settlement.
- c. Government agencies:** Claim settlement is a legal process; the agencies involved in claim settlement examine each document and information minutely to avoid future troubles. In case of government agencies working tendency, defensive approach of staff and authorities make simple claim complex and tedious.
- d. Other agencies:** Claim settlement requirement requires several documents and information from claimants and insurance agencies. It may also require some supporting information from third parties. In case of loss, theft or fire, information from third parties namely, police or assessor is required. Getting documentary information from third parties takes time which delays the claim process.

### Activities

**Activity 1:** Perform Role Play on claim difficulties.

**Material Required:** A group of students

**Procedure:**

1. Divide the class into groups.
2. Different role will be assigned to the students like:
  - a) Student 1- Manager
  - b) Student 2- Claimant
  - c) Student 3- Claim coordinator
  - d) Student 4- Technical support team member
  - e) Student 5- Govt. Inspector
3. Create situation related to Consignment loss due to fire in warehouse where:
  - a) Claimant- makes a visit to warehouse and ask for consignment.
  - b) Manager -explains the situation to the claimant.
  - c) Claimant- gets annoyed and demand for compensation.
  - d) Manager- immediately calls the technical support staff try to resolve the problem with help of claim coordinator.
  - e) Claim coordinator- start preparing claim form and demand desired documents from different sources.
4. Students should perform role-play.
5. At last student should submit their script to their concerned teacher.

**Activity 2:** Field Visit to study the Claims Processing difficulties

**Material required:** Check-list to Visit notes, pen/pencils and notebook.

**procedure:**

1. Visit a warehouse and discuss with the Warehouse Claims Coordinator
2. Discuss with claim coordinator difficulties in claim reporting.
  - a) Complexity of documentation
  - b) Verification challenges
  - c) Discrepancies in records
  - d) Legal and regulatory compliance

- e) Resource allocation
- f) Communication issues
- g) Fraudulent claims
- h) Timeliness
- i) Customer expectations
- j) Data management

3. Prepare a note and show the Warehouse Claims Coordinator.
4. Present a report in the class.
5. Discuss with teacher and other students.

### Check Your Progress

#### A. Fill in the Blanks

1. A claim is something that one party \_\_\_\_\_ another.
2. The Warehouse Claims Coordinator coordinates between the \_\_\_\_\_ and the agency.
3. \_\_\_\_\_ is one who claims for loss.
4. Claim must be supported by \_\_\_\_\_ proof.
5. Making willingly and knowingly an untrue statement or claim to gain a benefit or reward on consignment is known as \_\_\_\_\_.

#### B. Multiple Choice Questions

1. What is the primary responsibility of a Warehouse Claims Coordinator?
  - a) Inspecting warehouses
  - b) Handling insurance claims
  - c) Managing inventory
  - d) Negotiating contracts
2. Which of the following is NOT listed as a difficulty faced by a claim coordinator in the claims process?
  - a) Lack of information in proposal forms
  - b) Excessive paperwork
  - c) Concealment of information
  - d) Claimant's negative attitude

3. Who examines each document and information minutely to avoid future troubles?
  - a) Government agencies
  - b) other agencies
  - c) Third party
  - d) All of the above
4. Reasons for claim delays are
  - a) Due to long formalities
  - b) Less interaction with claimant
  - c) Increased trust between parties
  - d) Decreased need for documentation
5. What are difficulties faced by claimant in claim processing?
  - a) lack of information in proposal forms
  - b) Delay in claim filing
  - c) Concealment of information
  - d) All of the above

**C. State whether the following statements are True or False**

1. Delay in claim filing does not affect the claim processing.
2. Claim coordinator facilitate in claim processing.
3. Claimant should keep documentary record for claim settlement.
4. Insurance agencies have simple terms and condition in insurance form.
5. Claim coordinator must update himself with latest development regarding claim settlement.

**D. Match the Columns**

	Column A		Column B
1.	Interaction with claimant	A	Claimant has not provided complete information in the claim report.
2.	Claimant's attitude	B	Claim coordinator has to interact claimant to get some necessary information and documentary evidence.

3.	Lack of information in proposal forms	C	Claimant willingly and knowingly makes an untrue statement or claim to gain a benefit or reward on consignment.
4.	False claim	D	Claimant generally develop negative attitude towards insurance agencies which reflect in their behavior.
5.	Legal obligation	E	Insurance is a matter of mutual agreement between two parties with pre-defined terms and conditions.

### E. Short Answer Type Questions

1. What is the meaning of claim?
2. List three difficulties faced by claim coordinators in the claim process.
3. What could be a consequence of submitting a false claim in the insurance process?

### F. Long Answer Type Questions

1. Explain the role and responsibilities of a Warehouse Claims Coordinator in the insurance claims process.
2. Describe reasons of delay in claim reporting?
3. Describe different agencies associated in claim processing?

### G. Check Your Performance

1. Demonstrate the Factors affecting the claim reporting.
2. Prepare a chart to demonstrate the difficulties in formalities.
3. Prepare a report on your visit to the warehouse and the things you observed.

## Session 4: Insurance Issue Resolution

Consigner put the consignment in a warehouse with expectation of safe and secured delivery it to consignee. It stores the goods for safe and secure delivery on demand. Since warehouse is a place where large number of goods are received for storage for different time. The goods have economic value for the parties. Therefore, it becomes essential for warehouses to ensure the goods to protect economic values and avoid losses. In case of loss, claimant claim the value from insurance agency. After receiving claim application, insurer review the claim and check whether the event or circumstances are covered by the policy. In case of genuine and acceptable claim, company proceed for payment

process. But sometimes company deny payment due to certain issues which are as under-

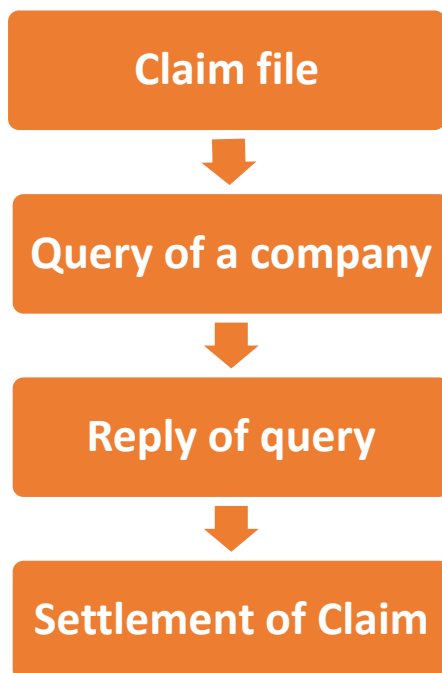
- 1. Irrelevant information:** Irrelevant information in claim report is a major issue for claim denial or delay in claim process.
- 2. Loss of policy documents:** In case of policy loss, claimant is not able to provide documentary evidence to claim coordinator which affect the claim processing time and amount. Some time it leads to rejection of claim by the company.
- 3. False Claim:** Sometimes claimant willingly and knowingly provides the false information and show dishonesty in the claim. Such an act leads to doubt and requires further investigation in the claim process.
- 4. Insufficient evidences:** In case of insufficient documentary evidence, company delay the claim or some time denies the claim. In case of filing a theft claim, police FIR copy must be enclosed in claim report.
- 5. Late claims filing:** A claim reporter must file claim as early as possible with required documents. Claim is a matter of time limit; exceeding the time limit give reasons to company to reject the claim.
- 6. Hiding information in claim document:** It is possible that claimant inflates their bills or claims are not fairly reported. Fair claiming can speed up your process and avoid complexity.
- 7. Claims lost by insurer:** Since the company processes many claims at a time, it is possible that in the heap of claims, some claims get lost or not recorded properly and hence is not found in their database which leads to the denial.
- 8. Not informing the company on time:** In case of loss or damage due to any reason, first insurance company should be informed. Claims often get invalidated when company is not notified beforehand by the claimant. For e.g. damage to warehouse is first repaired and then insurers are notified.
- 9. Terms and conditions are not read before selecting any policy:** Failure of reading the terms and conditions properly creates confusion and misunderstanding among the insurance company and the claimant. This leads to denial in claim payment.
- 10. Poor follow-ups:** Poor follow-up and non-communications with company slows down the claim process.
- 11. Double claim:** In case of consignment in a warehouse, double claim problem might arise. For instance, first claim is made by warehouse



owner and second claim is made on the same consignment by the consigner.

### PROCESS TO RESOLVE INSURANCE QUERY

When a claim is filed, it is verified by the insurance company. In case of any doubt, company raises its queries on doubt. These doubts must be clarified on time with required documents. Following process is involved in query resolution process (Fig. 3.5).



**Fig. 3.5: Insurance query resolve process**

- 1. File claim:** Filing claim is the first step towards the claim processing. After getting application from claimant, claim coordinator prepares a report and file claim with the insurance company.
- 2. Receive the query (if any):** Insurance Company might raise some issues in claim processing. These issues are then communicated to the claimant and claimant is given some time duration to reply to the query. These queries are related to missing documents, incomplete information etc.
- 3. Reply to the query:** Claimant reply to the company with the help of claim coordinator with sufficient documentary support. Reply may be online, email or telephonic.

- 4. Claim Settlement:** After receiving all the documentary support and screening document, company processes the claim and settle it with due procedure.

### **MEANING OF ESCALATION MATRIX**

All claims have to be processed within the time duration. When these time duration gets exceeded, management should be informed.

If this situation occurs i.e. if claims are past their due date, then claims manager should be informed, and the following issues must be communicated as well:

- a) Claim No.
- b) Claimant
- c) Date of submission of the Claim
- d) Amount of Claim
- e) Reason/Cause for the claim
- f) Cause for delay in the claim

The causes for the claim delay should be reported separately. If there are outstanding questions from insurance companies that haven't been answered yet, they need to be addressed right away.

If the insurance company mentions that the documents provided aren't enough for them to make a decision on the claim, we need to talk to the claimants and get more evidence and documents. It is important to do this quickly to make sure the claim is processed fast.

### **PROCEDURE FOR ESCALATION MATRIX**

Escalation matrix varies from one organization to another. In most organizations, there's a set way of handling problems, known as the escalation matrix. Even though the time allowed to solve an issue can be different, any delay triggers the escalation process. For example, if the insurance company usually takes 35 days to settle a claim, they might allow an extra 20 days for regular delays. But if it goes beyond 45 days, the escalation matrix comes into play for further actions.

If it delays for more than 45 days, then claims manager takes the decision; beyond 75 days, claims head takes the charge and if it goes beyond 120 days then the decision is taken by operations head.

The Claims team's performance will be determined by how closely they adhere to claim receipt expectations. If there are many deviations, it indicates that the Claims Team is not meeting expectations. Therefore, it's crucial for the Claims Coordinator to minimize these deviations.

The Claims Head/Manager will have detailed discussions with the Claims Coordinator about any overdue claims. During these discussions:

- a) The Claims Coordinator will be assisted with additional information to address any concerns raised by the Insurance Company.
- b) The Claims Head/Manager will quicken the process by directly communicating with senior managers at the Insurance Company.

### Activities

**Activity 1:** Visit an insurance agency and identify issues in claim process.

**Material Required:** writing pad, pen/pencil, and checklist.

**Procedure:**

1. Visit an insurance company.
2. Interact with the manager of the company.
3. Identify the different issues.
  - a) Documentation discrepancies
  - b) Delays in claims processing
  - c) Insufficient evidence for claim validation
  - d) Communication gaps between insurance agency and claimants
  - e) Complex claim evaluation criteria
  - f) Inadequate customer support services
  - g) Lack of transparency in the claim settlement process
  - h) Policy interpretation disputes
  - i) Fraudulent claims
  - j) Resource constraints
4. Prepare report of different issues in claim process.
5. Confirm report with the manager.
6. Submit report to the teacher.

**Activity 2:** Visit a warehouse and identify issue resolution process.

**Material Required:** Writing pad, pen/pencil, and checklist.

**Procedure:**

1. Visit warehouse.
2. Interact with the claim coordinator of warehouse.

3. Identify the different claim issues.
4. Prepare report of different resolution issue in claim process.
  - a) Disputes over coverage interpretation
  - b) Delays in claim processing
  - c) Inadequate communication between parties
  - d) Discrepancies in documentation
  - e) Disagreements on valuation of damages
  - f) Claims fraud detection and prevention
  - g) Legal complexities and regulatory compliance
  - h) Unsatisfactory claim settlements
  - i) Customer dissatisfaction with claims handling
  - j) Operational inefficiencies in the claims process
5. Confirm report with the claim coordinator.
6. Submit report to the teacher.
7. Present report in class.

### Check Your Progress

#### A. Fill in the Blanks

1. Irrelevant information in claim report is a major issue for claim \_\_\_\_\_.
2. When claimant willingly and knowingly provide the false information and show dishonesty in the claim known as \_\_\_\_\_.
3. First claim made by warehouse owner and second time on the same consignment claim is made by consigner is considered as \_\_\_\_\_.
4. \_\_\_\_\_ and non-communications with company slow the claim process.
5. \_\_\_\_\_ can speed up your process and avoid complexity.

#### B. Multiple Choice Questions

1. Insurance company can deny payment due to
  - a) Irrelevant information
  - b) loss of policy documents
  - c) false claim

- d) All of the above
2. In the process to resolve insurance query, which step comes after 'reply of query'?
- a) claim file
  - b) settlement of the claim
  - c) query of a company
  - d) None of the above
3. After how many days escalation matrix begins?
- a) After 15 days
  - b) After 25 days
  - c) After 35 days
  - d) After 45 days
4. If the claim settlement exceeds 45 days, \_\_\_\_\_ takes the decision
- a) Claim manager
  - b) Claim Head
  - c) Operation Head
  - d) Warehouse Coordinator
5. After receiving all the documentary support and screening document, company processes the claim and settle it with due procedure. This is called
- a) Settlement of the claim
  - b) File claim
  - c) Query received
  - d) Reply to the query

**C. State whether the following statements are True or False**

1. Irrelevant information in claim report is a major issue for claim denial.
2. Claim is not a matter of time limit.
3. Claim follows up and non-communications with company slow the claim process. False
4. Insufficient documentary evidence in claim form delays the claim.
5. Willingly and knowingly providing false information does not affect claim process.

**D. Match the Columns**

	Column A		Column B
1.	Poor follow-ups	A	It is possible that claimant inflates their bills or claims
2.	Hiding information in claim document	B	Second step towards the claim processing
3.	File claim	C	Third step towards the claim processing
4.	Receive the query	D	First step towards the claim processing
5.	Reply to the query	E	Non-communications with company slow down the claim process.

**E. Short Answer Type Questions**

1. What are the different issues in claim process?
2. Describe resolution of issues in insurance claim.
3. What are the steps in resolution of issues in insurance claim?
4. What is false claim?
5. When a claim considers as double claim?

**F. Long Answer Type Questions**

1. Discuss the various challenges faced by insurance companies in processing claims.
2. Explain the process involved in resolving insurance queries during the claims processing stage.
3. Analyze the significance of the escalation matrix in insurance claim processing and its role in ensuring timely resolution of issues.

**G. Check Your Performance**

1. Spell out the issues accrued in claims process from insurance companies.
2. Prepare a report to resolve the issues raised by the insurance company.
3. Demonstrate the procedure for escalation matrix.

**MODULE 4****HEALTH SAFETY AND SECURITY MEASURES****Module Overview**

Warehouses deals with enormous activities related to storage of goods and required staff to manage these activities. Thus unforeseen situations and unorganized activities may lead to risk and emergencies in the warehouse which need prior attention. Everyone in the workplace, including the employer, supervisor, workers, employees and customers have a shared responsibility of safety at world of work.

The threats to the basic safety in the warehouse may be in the form of any harm to the human beings or loss of goods stored. Carelessness in the work area can cause even loss of human life or product loss through improper housekeeping or shoplifting. Basic safety practices help in reducing the chances of loss or damage at the workplace. Recognize and report unsafe conditions and conduct visual inspection can help in reducing the potential risk.

Occupational Health and Safety (OHS) is an area concerned with protecting the overall welfare of people engaged in work or employment. Health and safety of people are important aspects for an organisation's smooth and effective functioning. Good health and safe performance ensures an accident-free industrial environment. The OHS procedures and program's goal is to establish and foster a safe and healthy work environment for all workers. The health in occupation of the worker is often given less attention than safety in occupation as the former is considered more as a personal issue.

This unit will help to develop an understanding of the warehouse safety procedures and responsibilities, types of accidents, safe handling techniques, knowledge of personal protective equipment (PPE), visual inspection and help in understating organizational procedure with respect to safety and security also report to unsafe conditions.

This unit focuses on health safety and security measures. The first session discusses on Monitor the safety regulations and procedures in case of fire hazards and bio hazards. The second session helps in identify the protective personal equipment's. The third session focuses on the organizational procedure with respect to security, material handling and accidents and fourth session recognize and report unsafe conditions and conduct visual inspection.



Learning Outcomes
<p>After completing this module, you will be able to:</p> <ul style="list-style-type: none"> <li>• To Monitor and ensure adherence to safety regulations and procedures within the organization, identifying and addressing any deviations.</li> <li>• To Understand the importance of Personal Protective Equipment (PPE) and ensure proper selection, use, and maintenance to safeguard personnel.</li> <li>• To Implement and follow organizational procedures for security, effective material handling, and accident response, ensuring a safe working environment.</li> <li>• To Identify unsafe conditions through visual inspections and take appropriate corrective actions to prevent accidents and injuries.</li> </ul>
Module Structure
Session 1: Monitor the Safety Regulations and Procedures
Session 2: Personal Protective Equipment's
Session 3: Organizational Procedure for Security Material Handling and Accidents
Session 4: Unsafe Conditions and Visual Inspection
Session 1: Monitor the Safety Regulations and Procedures
<p>In the warehouse function it is important to monitor safety regulations and establish the procedure for improving the effectiveness in the working environment. This session focuses on the types of accidents, reasons for accidents, data handling, safety procedure and responsibilities and safe handling procedures at the emergency also safe handling techniques to monitor their health and safety performance at the workplace.</p> <p><b>WAREHOUSE SAFETY PROCEDURE AND RESPONSIBILITIES:</b></p> <p>Warehouse safety is an important aspect in logistics that helps in preventing accidents and injuries and also helps in ensuring employees well-being. Warehouse safety is a shared responsibility among all employees of a warehouse from management to front-line workers. Each individual has a role in creating and sustaining a safe work setting. Below are some general warehouse safety procedures that each warehouse need to take into consideration:</p>

1. **Employee Training:** There is a regular requirement of employee training on safety measures thus it should be ensured that employees should go under regular training in a certain interval of time on safety procedures such as material lifting techniques, equipment usage, and emergency protocols.
2. **Safety Equipment:** Warehouse employees should be provided personal protective equipment (PPE) appropriate to the material stored such as helmets, gloves, safety glasses, and steel-toed shoes. It is to be ensured by safety manager that employees are properly using PPE
3. **Material Handling:** Employees should be trained for proper lifting techniques to prevent strains and injuries. It is to be ensured that appropriate material handling equipment are used, such as forklifts, pallet jacks, and conveyor belts. Material, equipment and shelves should be marked for load capacity
4. **Emergency Procedures:** The warehouse should communicate their employees about emergency procedures, that may include evacuation routes in case of fire and assembly points. There should be regular mock drills for potential emergencies like fire, earthquake etc.
5. **Housekeeping:** There should be regular cleaning of common space, storages and aisles to reduce slips, trips and falls. Also, floor area and shelves should be organized timely to maintain easy flow.
6. **Equipment Maintenance:** There should be scheduled maintenance of all the equipment in the warehouse to decrease the threat of accidents and proper functioning can be ensured. Keep malfunctioning equipment labelled and away from the work area as out of service until repairs are completed.
7. **Hazard Communication:** Ensuring the labelling of hazardous material will reduce the risk. MSDS-Material Safety Data Sheets should be available readily for all the material stored in the warehouse will help in reducing the risk.
8. **Proper Signage:** Keep fire extinguishers, first aid kits, and emergency equipment up to date and also mark floor location of them using signage. Also install clear and visible signage for safety information, emergency exits, and restricted areas.
9. **Training and Supervision:** Warehouses ensure that the safety officer should be responsible for overseeing safety compliances in the warehouse. Also there should be regular training of employees or staff. Provide ongoing safety training and education to warehouse staff. There

should be a proper system in the warehouse for reporting and addressing safety concerns promptly in the warehouse.

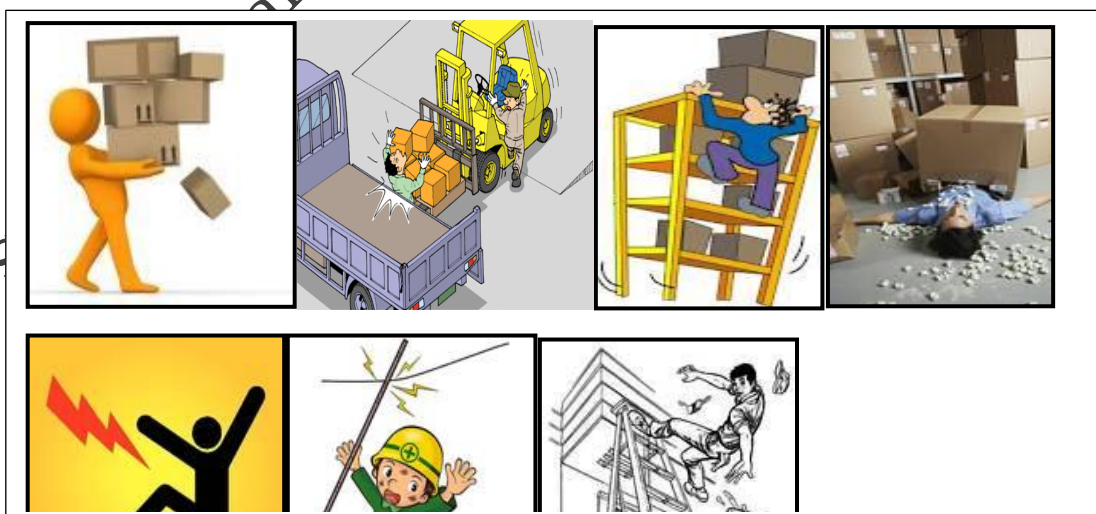
10. **Health and Wellness Programs:** Organize wellness programmes for warehouse staff to encourage healthy habits. Also provide ergonomic solutions in the work area encourage a culture of wellness by promoting healthy habits among employees.
11. **Security Measures:** Implement surveillance systems and access control measures and follow security protocols to prevent theft and unauthorized access to the warehouse.
12. **Regular Inspections:** Warehouses should conduct regular safety inspections and encourage employees to report any unsafe conditions to address potential hazards.

Remember that specific procedures may vary based on the type of warehouse and the nature of the goods being handled. Everyone in the warehouse can actively contribute to maintaining a safe and secure work environment. Regularly reviewing and updating safety procedures is essential to adapting to changes in the workplace and maintaining working environment a safe place.

### TYPE OF ACCIDENTS AND EMERGENCIES

Warehouse is a dynamic environment with enormous activities taking place. There can be a number of unforeseen situations that may be potential threats for the workplace and the warehouse staff; these are known as emergencies at the workplace.

Emergencies and accidents might happen, endangering both the safety of the workers as well as the stored items. Emergencies may disrupt or shut down Business operations. It may cause physical or environmental damage. Emergencies may be natural or manmade (Fig.4.1).



**Fig. 4.1: Events sheet**

Below are some types of accidents and emergencies that may occur in a warehouse:

1. Slip, Trip, and fall: slippery or wet floors, poor lighting, obstacles in walkways, uneven floor and any leakage of chemicals stored in the warehouse may cause these kinds of emergencies.
2. Forklift and Falling Objects Accidents: Overturning of forklifts and Pedestrian-vehicle accidents by collision with other vehicles may create these emergencies. Poorly stacked or unsecured pallets may create falling the object
3. Electrical and Fire Emergencies: Overloaded circuits or faulty wiring can cause electrical shocks or may lead to short circuit, ignition or welding can instigate these emergencies.
4. Equipment Malfunctions and Structural Failures: lack of regular maintenance of equipment can cause machine failure and roof collapse or racking system failure may lead to structural failure
5. Medical Emergencies: lack of first aid or staff is not trained for first aid may lead to severe health emergencies
6. Extreme Weather Events: extreme hot and cold conditions and floods may cause damage to the stored material.
7. Security Incidents: theft or unauthorized access also terrorism may cause security issue

Preventing these accidents and preparing for emergencies involves implementing safety protocols, providing proper training, and having emergency response plans in place. Regular safety inspections, employee training programs, and the use of appropriate safety equipment can significantly reduce the likelihood and severity of accidents in a warehouse setting.

### **EMERGENCY PROCEDURE FOR SPILL/LEAKS OF HAZARDOUS MATERIALS**

An emergency procedure for spills or leaks of hazardous materials outlines the necessary actions to be taken to ensure safety and mitigate the effects of such incidents. This procedure is essential in protecting individuals, the environment, and property from the potentially harmful effects of hazardous materials (Fig. 4.2). Following are the Emergency Procedure for Spill/Leaks of Hazardous Materials:



**Fig. 4.2: Emergency Procedure for Spill/Leaks of Hazardous Materials**

1. **Raise the Alarm:** Immediately notify all personnel in the vicinity of the spill/leak by using the designated alarm system.
2. **Size and Severity:** Assess the size of the spill/leak and its potential impact on health and safety.
3. **Wear Appropriate PPE:** Ensure that personnel involved in the containment are equipped with suitable PPE, such as gloves, goggles, respirators, and protective clothing.
4. **Incident Report:** Complete an incident report detailing the nature of the spill, the substances involved, the cause, and the initial response actions taken.
5. **Employee Training:** Provide regular training for all warehouse personnel on handling hazardous materials and emergency response procedures.
6. **Emergency Drills:** Conduct regular emergency response drills to ensure readiness and familiarity with the procedures.
7. **Review and Revise:** Periodically review and update the emergency response plan based on lessons learned from incidents and drills.

### **HANDLE EMERGENCIES AT WORKPLACE**

Emergencies can occur due to a variety of circumstances such as chemicals leaking, waste materials igniting; staff can injure because of wrong lifting or power failures affecting equipment. Emergency response procedures cover the

steps that should be taken in the event of an emergency on-site. This ensures the following (Fig. 4.3):

1. Emergency response procedures for the specific emergency are followed.
2. First aid is given without putting own life in danger.
3. Alarms are activated.
4. Emergency equipment is used as per their respective operating procedures.
5. Marking and labelling for danger equipment and areas are done
6. Phone numbers for emergency contact such as doctor, fire, ambulance, police is stick at various places in the warehouse
7. Concerned agencies like fire brigade, ambulance and police are informed.



**Fig. 4.3: Emergency response**

Remember, some emergencies are controlled by external emergency authorities such as the fire brigade, police, ambulance etc. If external authorities are required, they should be immediately called and then they will assume control of the emergency situation.

### **HEALTH RISK**

Warehouses can pose various health risks to workers due to the nature of the environment and the activities conducted within. Identifying and mitigating these risks is crucial for ensuring the well-being of employees. Some common health risks in warehouses include:

1. **Repetitive Strain Injuries (RSIs):** repetitive motions may cause RSIs like carpal tunnel syndrome
2. **Injuries while Handling Manually:** which may cause musculoskeletal injuries, such as strains and sprains because of lifting, carrying, or moving heavy objects



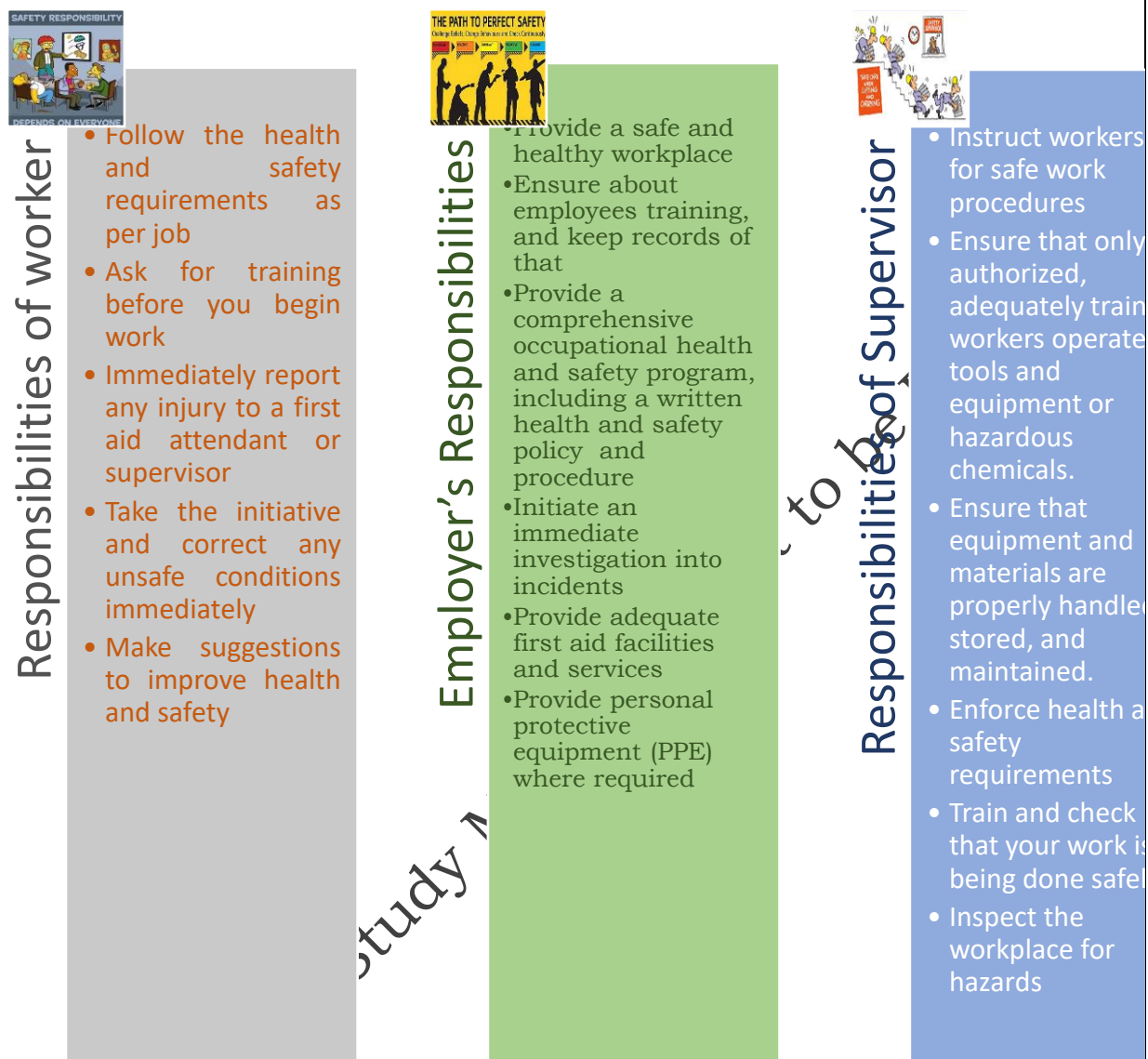
3. **Poor Ergonomics:** Inadequate workstation design and equipment can contribute to discomfort, pain, and long-term musculoskeletal issues.
4. **Exposure to Hazardous Substances:** staff may come in contact with chemicals, dust, fumes, or other hazardous substances can lead to respiratory issues, skin irritation, or long-term health effects.
5. **Noise Exposure:** working in long hours on loud machinery and equipment can cause hearing damage over time.
6. **Vibration Exposure:** Operating vibrating machinery or tools for extended periods can result in conditions like hand-arm vibration syndrome.
7. **Heat and Cold Stress:** Warehouses without proper ventilation or cooling systems can pose a risk of heat stress, especially in hot climates or during summer months. Whereas cold temperatures in refrigerated warehouses can lead to conditions like hypothermia and frostbite.
8. **Biological Hazards:** Exposure to mold, bacteria, or pests in poorly maintained or unclean warehouses can result in respiratory and other health issues.
9. **Poor Lighting Conditions:** Inadequate lighting can cause eye strain, fatigue, and increase the risk of accidents.
10. **Psychosocial Factors:** Stress, high workload, and lack of job control can contribute to mental health issues such as anxiety and depression.
11. **Infectious Diseases:** In certain warehouse environments, there may be a risk of spreading infectious diseases, especially in shared spaces or during pandemics.

### **DISCHARGE WORKPLACE HEALTH AND SAFETY RESPONSIBILITIES**

The employer tries to integrate it with all work process at the workplace and provide guidelines which define the health, safety and security measures as well as required action and responsibility for execution with the vision of injury free organization. Below are the responsibilities of co-worker which will help to



work safely and contribute to making your workplace safer (Fig. 4.4).



**Fig. 4.4: Hierarchy of controls of Hazards**

### **SAFE HANDLING TECHNIQUES IN THE WAREHOUSE**

Safe handling techniques are essential to prevent injuries and accidents in warehouses since various kinds of activities are performed there.

For safe handling of the object in the warehouse staff should use proper lifting techniques, bending at the knees, and keeping the back straight. Test the weight before lifting is necessary to ensure it is manageable or not. One should also use mechanical aids when required. Workstations can be adjusted to the

correct height to reduce strain on the body. Training should be provided to the staff of maintain proper body posture and use ergonomic equipment when available. Warehouse staff should be encouraged to report unsafe conditions or practices. To create a healthier and more productive workplace warehouse need to incorporate these safe handling techniques into daily work routines. Below is the pictorial procedure of handling object (Fig. 4.6):

	Plan before lifting- manual or automatic load handling
	Keep Feet and shoulder width apart
	Move close
	bend your knees and keep your back straight
	Firm your grip
	After getting good grasp on the object then bring it close by your body
	Lift using your leg rather than your back; your legs are more strong then your back

**Fig. 4.5: Safe Handling Technique**

## REASONS OF OCCURRENCE OF ACCIDENTS

Accidents can occur for various reasons, and understanding the contributing factors is essential for preventing them and improving safety. The causes of accidents are often multifaceted, and they can be classified into several categories. Below are common reasons for the occurrence of accidents:

1. **Human Factors:** Inadequate training or unfamiliarity with equipment and procedures and tired or overworked individuals are more prone to errors. Poor communication or misunderstandings between individuals or teams as well as distractions due to mobile phones etc. can lead to accidents.
2. **Unsafe Practices:** Ignoring established safety procedures or taking shortcuts and disregarding warning signs or neglecting safety protocols and unavailability or lack of knowledge of use of Personal Protective Equipment (PPE) will cause accidents.
3. **Equipment and Machinery Issues:** Poor Maintenance: Lack of regular maintenance or inadequate inspection of equipment, Mechanical failures or malfunctions in machinery or tools, Lack of proper safeguards on equipment will cause accidents.
4. **Environmental Factors:** some environmental factor can cause accidents such as poor lighting will lead to reduced visibility, wet or slippery floors causing slips and falls, uneven surfaces contributing to accidents.
5. **Organizational Factors:** lack of safety culture, insufficient resources, including personnel or safety equipment, unrealistic production targets leading to rushed or unsafe practices.
6. **External Factors:** these factors contributing to accidents include weather conditions, natural disasters, terrorist acts and some intentional actions leading to accidents.
7. **Human Error:** Errors in judgment, decision-making, or execution and absent-mindedness leading to accidents.
8. **Inadequate Training and Supervision:** Inadequate monitoring or supervision of work activities and lack of comprehensive training for employees.
9. **Health and Well-being:** Personal health problems affecting physical or mental capabilities and use of drug or alcohol.
10. **Inadequate Emergency Preparedness:** Insufficient planning for emergencies, leading to delays in response.

By identifying and addressing these factors, organizations can take proactive measures to prevent accidents and create a safer working environment. This entails a mix of instruction, following protocols, maintaining tools, and encouraging a safety-conscious work environment.

### **PRECAUTIONARY MEASURES FOR DATA HANDLING**

In a warehouse setting, where data may include information about inventory, shipments, and other operational details, it's important to implement precautionary measures to ensure the confidentiality, integrity, and availability of that data. Implementing the following precautionary measures can help safeguard warehouse data and reducing risk of data breaches or unauthorized access, contributing to the overall security and efficiency of warehouse operations.

1. **Access Control:** Implement access controls by using strong authentication methods, such as passwords, PINs, or biometrics to restrict access to sensitive data based on job roles and responsibilities.
2. **Data Encryption and Backups:** encrypt data while it's being transmitted or stored to prevent unwanted access or interception. Perform regular backups of warehouse data to prevent data loss in the event of system failures or accidental deletions.
3. **Inventory Management System Security:** Ensure that the warehouse's inventory management system is secure, with proper user authentication and access controls.
4. **Security Awareness Training:** Provide training to warehouse staff on security best practices, including the importance of data protection and the risks associated with mishandling sensitive information.
5. **Physical and Vendor Security:** Implement physical security measures to protect servers, computers, and other devices storing or processing warehouse data. Restrict access to server rooms and other critical infrastructure. If using third-party vendors for warehouse management systems or related services, ensure they adhere to stringent security standards and regularly assess their security practices.
6. **Data Classification:** Determine the level of sensitivity of the warehouse data and implement the necessary security measures.
7. **Incident Response Plan:** Develop and regularly update an incident response plan to address data breaches or other security incidents promptly.
8. **Secure Wireless Networks and Mobile Devices:** If mobile devices are used for data handling, implement security measures such as device encryption, remote wipe capabilities, and strong authentication. secure

If wireless networks with encryption protocols (e.g., WPA3) and use strong passwords.

9. **Regular Security Audits:** Conduct regular security audits to identify vulnerabilities and weaknesses in your data handling processes.
10. **Regular Software Updates:** Keep all software and systems up to date with the latest security patches.

Adaptation of a comprehensive approach that addresses technical, procedural, and human aspects, organization can significantly enhance the security of their data handling practices. Regularly reviewing and updating these measures in response to emerging threats is also crucial for maintaining robust data security.

### Activities

**Activity 1:** Visit warehouse to understand the workplace safety procedure

**Materials Required:** Notebook, Pen, Prepare 5-6 questions

**Procedure:**

1. Visit to a warehouse
2. Name of the person and his occupation who performs respective job
3. Ask him/her Question you prepared previously
4. Ask him
 

“Are you happy with the provisions made for taking care of your physical and safety requirements at the workplace?”
5. Note down the answers in the notebook
6. Then prepare your report based on the answers and suggest that what should these people should do to solve their problems?
7. Give your suggestions occupation-wise.

**Activity 2:** Draw a chart and fill the given worksheet of safe handling

**Materials Required:** worksheet provided by teacher, pen

**Procedure:**

1. Take a sheet
2. Fill the blank space in front of Fig. of safe handling



Lifting & Carrying  
There's  
a **Wrong** Way ...







and  
a **Right** Way!

**Activity 3:** Draw a chart and fill the given worksheet of handling emergencies in case of leakage

**Materials Required:** worksheet provided by teacher, pen

**Procedure:**

1. Take a sheet
2. Fill the blank space in front of Fig. of handling emergencies in case of leakage or spillage

<b>R</b> <sub>escue</sub>	
<b>A</b> <sub>larm</sub>	
<b>C</b> <sub>ontain</sub>	
<b>A</b> <sub>larm</sub>	

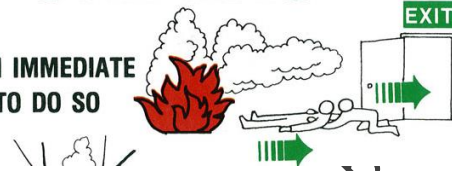
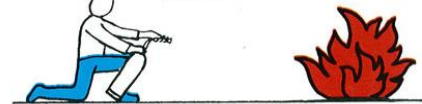
**Activity 4:** Arrange the sequence of the Figures given in the worksheet in order to rescue for fire emergency

**Materials Required:** worksheet provided by teacher, pen

**Procedure:**

1. Take a sheet
2. Arrange the sequence of the Figures given in the worksheet in order to rescue for fire emergency



**STEP****CLOSE THE DOOR****STEP****RESCUE ANY PERSON IN IMMEDIATE DANGER ONLY IF SAFE TO DO SO****STEP****ATTACK FIRE IF SAFE TO DO SO****STEP****CALL THE FIRE AND RESCUE SERVICE ON **000******STEP****REMAIN AT ASSEMBLY POINT AND ENSURE EVERYBODY IS ACCOUNTED FOR****STEP****EVACUATE TO ASSEMBLY POINT****ASSIGNMENT**

1. Observe and identify two sources of hazards in warehouse and suggest preventive measures that should be taken up to mitigate the risks from the same.
2. Given below is a list of common problems that occur due to faulty tools/equipment, wrong postures or long hours of work. Talk to the people in different occupations in warehouse and find out the common cause for such problems; write down in the format given below  
Occupation\_ \_\_\_\_\_

Common problem	Reason		
	Faulty tools/ equipment	Wrong posture	Long hours of work
Back ache			
Headache			
Neck pain			
Stress			
Irritation			
Depression			

### Check Your Progress

#### A. Fill in the Blanks

1. The services offered by the \_\_\_\_\_ and \_\_\_\_\_ are called the health care.
2. Work stations must be adjustable to be able to accommodate the wide variety of \_\_\_\_\_ and \_\_\_\_\_ of warehouse workers.
3. Mechanical lifting devices should be used to lift \_\_\_\_\_ that are too heavy.
4. Fire extinguishers must be \_\_\_\_\_ regularly to ensure their good working condition.
5. A hazard is any source of potential damage, \_\_\_\_\_ or adverse health effects on something or someone under certain conditions at work.
6. Chemical hazards depend on the physical, chemical and \_\_\_\_\_ properties of the chemical.

#### B. Multiple Choice Questions

1. Which of the following would you check to see if a material is considered 'hazardous'?
  - a) The product label
  - b) Purchasing record
  - c) Material safety data sheet
  - d) Hazardous material inventory
2. OSHA stands for
  - a) Organizational Safety and Health Activity
  - b) Occupational Safety and Health Administration
  - c) Occupational Safety and Hygiene Administration
  - d) None of the Above
3. "Placing a hood on the gas stove helps in eliminating the gases while cooking. A fan draws the air from the hood into the ducts and removes the air from the workspace into an open space." Is an example of
  - a) Risk
  - b) Elimination
  - c) Safety
  - d) Substitution
4. What should be included in an incident response plan for data handling?
  - a) Procedures for regular software updates
  - b) Steps to address data breaches promptly
  - c) Methods for increasing data processing speed
  - d) Techniques for improving data entry accuracy
5. Conducting regular security audits is essential for:
  - a) Identifying vulnerabilities and weaknesses
  - b) Reducing the cost of data storage
  - c) Improving user authentication methods
  - d) Enhancing physical security measures

**C.State weather the following statements are True or False**

1. Warehouse safety is solely the responsibility of management.

2. Personal protective equipment (PPE) is not necessary in warehouse environments.
3. Emergency procedures should include evacuation routes and assembly points.
4. Regular cleaning and organization of the warehouse can help reduce slips, trips, and falls.
5. Lack of proper maintenance of equipment in the warehouse can lead to accidents.

#### D. Match the Columns

	Column A		Column B
1	General Risk	A	Violence
2	Business Risk	B	Legal
3	Physical	C	Slipping
4	Ergonomic	D	Caused by living organisms
5	Chemical	E	Radiation
6	Safety	F	Operational
7	Biological	G	Wrong set up of workstation
8	Psychological	H	harmful properties of the chemical

#### E. Short Answer Questions

1. Write down the types of accident and emergency in the warehouse?
2. What is the meaning of the Health Care?
3. List out the Health Care Activities in warehouse?

#### F. Long Answer Questions

1. What should your employees know about health activities?
2. Write down the hierarchy of controls
3. What are the potential hazards for workers in warehouse?

#### G. Check Your Performance

1. How handle accident and emergency in the warehouse
2. Demonstrate types of accident and emergency in the warehouse?

3. List out the Health Care Activities in warehouse?
4. Write down the hierarchy of controls

### Session 2: Personal Protective Equipment's

Personal Protective Equipment (PPE) is defined as any clothing, equipment or substance designed to be worn by a person to protect the person from the injury or illness. Using PPE while working at risky place is important because PPE creates barrier between hazards and the person, thus it is very important for the warehouses to train the staff for the use of PPEs.

PPE includes equipment such as safety footwear, hard hats, high visibility waistcoats, goggles, life jackets, respirators and safety harnesses.

In the adverse climatic conditions the use of insulated clothing is recommended which can protect the staff from extreme heat and cold conditions. In certain circumstances, these personal protective equipment (PPEs) aid in overcoming risks such as electrical, heat, chemicals, biohazards, and airborne illnesses.

The personal protective equipment are been used as per the specifications or requirements of the work such as while working in handling food areas thus wearing an apron and polythene cap and gloves is must for maintaining hygiene. Similarly if one is working in a high intensity light area, should wear protective glasses (Fig. 4.6).



**Fig. 4.6: Personal Protective Equipment's**

**BENEFITS OF PPES**

1. Save from any potential risks of accident or collision.
2. Saves from any biological hazard such as allergies, asthma, cut/wound, infection etc.
3. Provides a safe working environment in the warehouse.
4. Helps in fulfilling the working norms.

**TYPES OF PERSONAL PROTECTIVE EQUIPMENTS****1. Hearing protection**

In the warehouse where staff is working under noisy area hearing protection must be worn because exposure to high noise levels can cause hearing loss. Because of this, specialized protection is needed, depending on the kind of noise and the employee's state of hearing. There are three main types of hearing protection:

- a) Earmuffs/defenders, which completely cover the ear
- b) Earplugs, which are inserted into the ear canal
- c) Semi-inserts (also called canal-caps), which cover the entrance to the ear canal.

**2. Head protection**

Warehouses where there are the chances of head injury the staff should wear protective helmet. Three popular varieties of head protection are as follows:

- a) Hard hats, or industrial safety helmets, which are made to guard against objects that swing and materials that fall from a height
- b) Industrial bump caps, sometimes known as scalp protectors, are intended to prevent injuries from bumping against stationary objects.
- c) Hair nets and caps that prevent entanglement

**3. Face and eye Protection**

There are works in the warehouse where staff need to protect their eyes and face from the infections or hazards. There are various kinds of face and eye protection available:

- a) Safety glasses: these resemble conventional glasses but feature a more durable lens. For added protection, side shields are an option.
- b) Eye shields: a single-piece, frameless molded lens that is frequently used over regular prescription glasses

- c) Safety goggles: these have an elastic headband and flexible plastic frames.
- d) Face shields: more substantial and heavy than other forms of eye protection, face shields protect the face but do not completely cover the eyes, leaving them vulnerable to gasses, dust, and mists.

#### 4. Foot protection

The warehouse staff should use protective footwear while working in the areas where there is risk of foot injury from things piercing the sole or falling or rolling, and where exposed to electrical hazards. Following are the safety footwear:

- a) Safety boots or shoes: They can contain other safety elements in addition to steel toe caps. (e.g. steel mid-soles, slip resistant soles, insulation against heat and cold)
- b) Wellington boots, which can be supplied with steel toe-caps
- c) Conductive and anti-static shoes: These guard against the build-up of static electricity.

#### 5. Hand and arm protection

There are several ways to protect your hands and arms, such as:

- a) Using gloves or gauntlets made of leather, nitrile, latex, plastic coating, chain mail, etc.
- b) Armlets and wrist cuffs, such as those used for handling and cutting glass In situations when using gloves is not practical, barrier cream may be applied.

#### 6. Body defense

Body protection comes in various forms like:

- a) Outerwear for cold, hot, and inclement weather; overalls, aprons, and coveralls (protection against dangerous substances) clothing to protect against machinery, e.g. chainsaws
- b) high visibility clothing (e.g. jackets, vests)
- c) harnesses
- d) back supports
- e) life jackets

#### 7. Respiratory protection

Preventing atmospheric contamination is the main goal in the control of occupational disorders brought on by breathing in dangerous dusts,



fogs, fumes, mists, gases, smokes, sprays, or vapors. There are two main types of respiratory protective equipment:

- Respirators that filter contaminated air or clean it as it is breathed in
- Respirators that supply clean air.

### **8. Electrical Protection**

In addition to protective helmets meant to lessen electrical shock, workers who come into contact with electricity might be protected by insulating blankets, matting, coverings, line hoses, rubberized gloves, and sleeves.

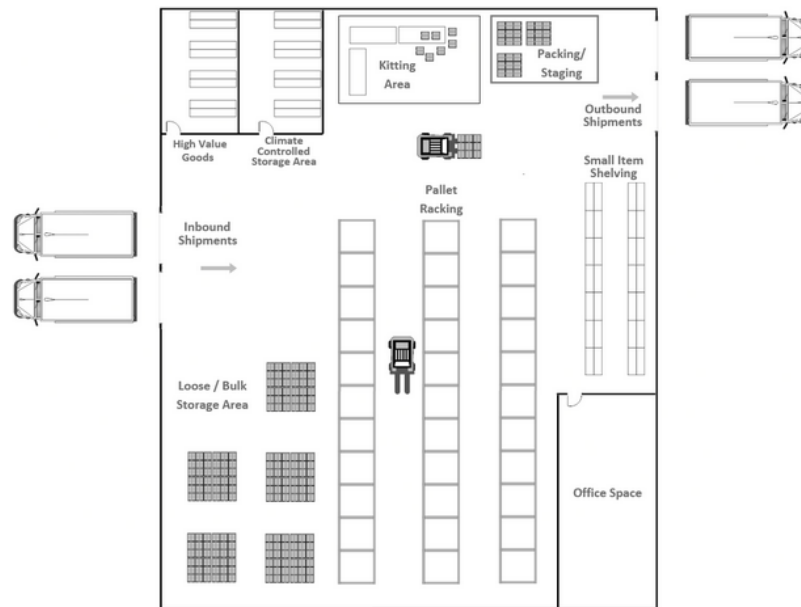
### **USE OF PPES**

Warehouse employees should be trained for identifying right PPEs, wearing and maintaining while working also the PPE used must meet current safety standards.

1. Employer must train employees before issuing PPE in at least these things:
  - a) When does PPE become essential?
  - b) What type of PPE is required according to the work situation?
  - c) How to appropriately put on, put off, adjust, and wear PPE?
  - d) Limitations of the PPE
  - e) Proper care, maintenance, useful life and disposal of the PPE
2. Workers must demonstrate an understanding of the training and the ability to use PPE properly before being allowed to perform work requiring the use of PPE
3. Written certification (may be given), to verify that each employee has received and understood the required training, contains:
  - a) Name of each employee trained
  - b) Date(s) of training
  - c) Subject of the certification

### **RULES OF WAREHOUSE FLOOR**

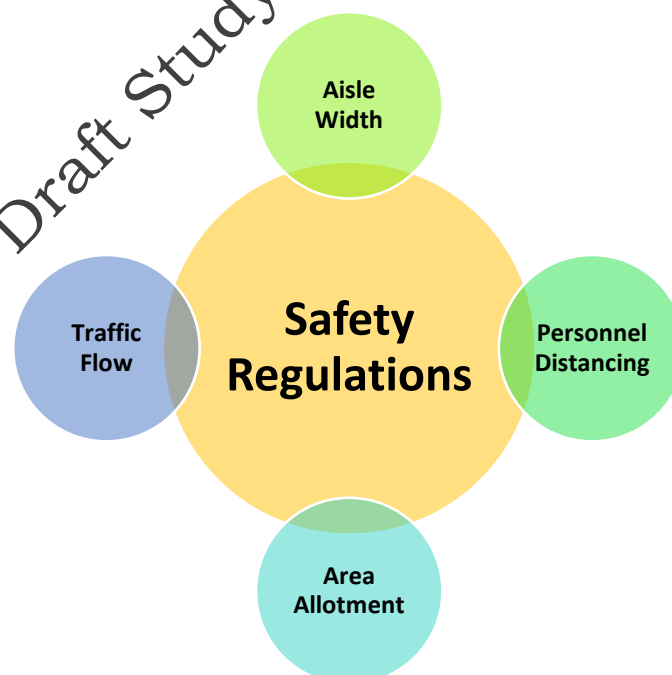
The rules and regulations regarding warehouse floor layouts, personnel distance, and area allotment can vary depending on factors such as goods stored, industry standards, government regulations, and company policies (Fig. 4.7).



**Fig. 4.7: Warehouse: use of floor area**

### Safety Regulations

Safety is paramount in warehouse environments. The layout of the warehouse floor should comply with Occupational Safety and Health Administration (OSHA) regulations or equivalent standards. These include minimum aisle widths, clearances around equipment etc. Following are some general principles that are commonly followed to ensure safety, efficiency, and compliance in warehouse operations (Fig. 4.8):



**Fig. 4.8: Safety Regulations**

1. **Aisle Width:** Aisle width is important aspect for facilitating the movement of personnel, equipment, and materials within the warehouse. The important consideration on width of aisles is to accommodate all machinery easily. Generally, aisle widths range from 8 to 12 feet for narrow aisle warehouses and up to 15 feet or more for wide aisle configurations.
2. **Personnel Distancing:** In situations where personnel are working in close proximity, such as during picking, packing, or loading operations, it's important to establish guidelines for maintaining safe distances between individuals to prevent the spread of illness or injury.
3. **Area Allotment:** Efficient space utilization is key to maximizing the storage capacity and operational efficiency of a warehouse. The design should be planned to optimize the use of available space while also allowing for ease of access to inventory and equipment.
4. **Traffic Flow:** The layout of the warehouse floor should be designed to facilitate smooth and efficient traffic flow of both personnel and equipment. This includes clearly marked pathways and proper signage such as color codes on the floor to guide personnel and vehicles safely throughout the facility.

Following are some examples of colour codes used in the warehouses:



Yellow colour floor tape is a caution for pedestrian aisle ways



Red colour floor tape is used for showing emergency ways and do not go back



Green colour floor tape is used for safety related equipment / raw material areas



Orange Floor tape is for parts of machinery areas

Blue Floor Tape is showing work in progress equipment under repair zone

**Black - Finished Goods Area**

**Yellow/Black Diagonal Floor Tape - Extra Caution Areas**

5. **Accessibility:** Accessibility considerations are important for ensuring that all areas of the warehouse can be easily reached for maintenance, inspection, and emergency response purposes.
6. **Flexibility:** Warehouses should be designed with flexibility in mind to accommodate changes in inventory levels, operational needs, and workflow processes over time.

### Activities

**Activity 1:** Identify the protective personal equipment and prepare report.

**Materials Required:** Notebook, Pen, Prepare 5-6 questions

**Procedure:**

1. Visit to a warehouse
2. Greet the peoples of warehouse
3. Prepare a list of PPE's of warehouse
4. Identify the name of each with their work
5. Name of the person and his occupation who performs respective job
6. Ask him/her Question you prepared previously
7. Note down the answers in the notebook
8. Then prepare your report based on the answers on personal protective equipment used in warehouse with its purposes

**Activity 2:** Demonstrate the uses of protective personal equipment in a given chart

**Materials required:** worksheet provided by teacher, pen

**Procedure:**

1. Take a sheet
2. Fill the PPE name with their use in front of Fig. of safe handling

S. No.	Fig.s	Names
1.		
2.		
3.		
4.		
5.		
6.		
7.		

**Check Your Progress**

**A. Fill in the Blanks**

1. If one is working in a high intensity light area, should wear\_\_\_\_\_.
2. Personal protective \_\_\_\_\_ save from any potential risks of accident or collision.

3. Industrial safety \_\_\_\_\_, \_\_\_\_\_ which are designed to protect against materials falling from height and swinging objects.
4. \_\_\_\_\_ required when one has work next to the highway or other areas with moving transport or vehicles.
5. PPE includes equipment such as safety footwear, hard hats, high visibility \_\_\_\_\_, goggles, life \_\_\_\_\_, respirators and safety harnesses.

### B. Multiple Choice Questions

1. What does PPE stand for?
  - a) Personal Protection Equipment
  - b) Protective Productive Equipment
  - c) Personnel Protective Environment
  - d) Personal Prevention Equipment
2. Which of the following is NOT a type of PPE?
  - a) Safety boots
  - b) Hair nets
  - c) Hand sanitizer
  - d) Safety goggles
3. What is the primary purpose of respiratory protective equipment?
  - a) Protecting hands and arms
  - b) Protecting eyes and face
  - c) Preventing slips and falls
  - d) Preventing inhalation of hazardous substances
4. What is the minimum aisle width generally recommended for narrow aisle warehouses?
  - a) 4 feet
  - b) 8 feet
  - c) 12 feet
  - d) 15 feet
5. Which of the following is NOT a benefit of using PPE?
  - a) Providing a safe working environment
  - b) Preventing illness and injuries

- c) Decreasing productivity
- d) Fulfilling working norms

**C. State whether the following statements are True or False**

1. Safety goggles are a type of PPE used to protect hearing.
2. Safety boots are recommended for use in areas where there is a risk of foot injury.
3. Emergency response procedures should include evacuation routes and assembly points.
4. Aisle width is not an important consideration for warehouse layout.
5. Respirators are used to prevent inhalation of hazardous substances.

**D. Match the Columns**

	Column A		Column B
1	Hearing Protection	A	Respirators that filter contaminated air or supply clean air
2	Head Protection	B	Earmuffs/defenders, earplugs, semi-inserts
3	Face and Eye Protection	C	Hard hats, industrial bump caps, hair nets
4	Foot Protection	D	Safety glasses, eye shields, safety goggles, face shields
5	Respiratory Protection	E	Safety boots or shoes, Wellington boots, conductive and anti-static shoes

**E. Short Answer Questions**

1. What PPE stands for?
2. What is the meaning PPE?
3. Write down the types Personal Protective Equipment's
4. Write a note on PPE and heir uses.

**F. Long Answer Questions**

1. What should employees know about PPE?
2. What are the potential hazards for which workers should know he use of PPE in warehouse?



3. Explain safety regulations in detail.

### G. CHECK YOUR PERFORMANCE

1. Demonstrate the safe handling of the material/parcel.
2. Spell out the emergency handling in situation of fire and spillage.
3. List out the common problem/ hazards/ risk in the workplace.

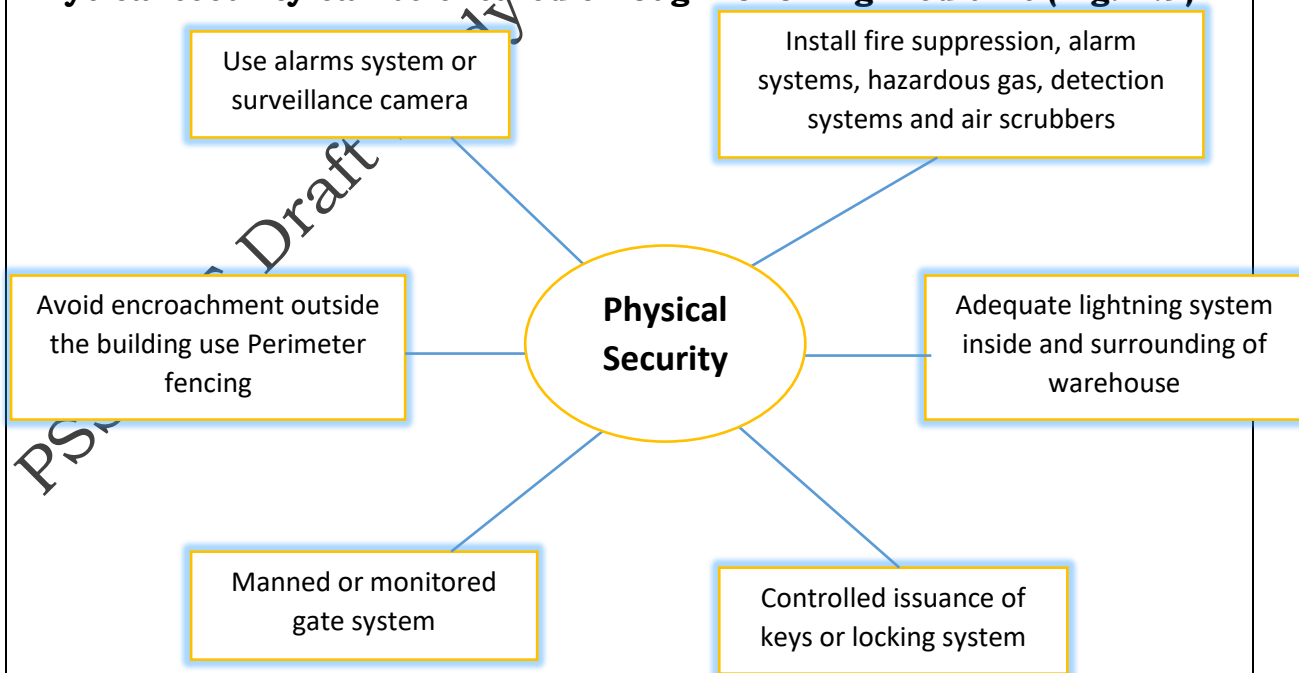
## Session 3: Organizational Procedure for Security Material Handling and Accidents

Security means protection from harm, in the warehouse no standard template or format for security procedures are followed. Security procedure depends on various factors such as good stored, people working in the warehouse, and also the type of work warehouse is dealing with.

A warehouse deals with various types of security systems such as physical, personal, visitor and IT. To deal with these a warehouse need certain procedure to save an environment from harm, injuries and theft. Various equipment used in a warehouse for ensuring security such as security cameras, gates, fencing, monitoring, locking of the doors, alarming etc.

- 1. Physical Security:** Physical security includes building and room security as well as physical security devices such as locks and physical restraints. Warehouses should incorporate security facilitate unauthorized access.

**Physical security can be ensured through following mediums (Fig. 4.9)**



**Fig. 4.9: Physical Security**

2. **Personnel Security:** Personnel security is an important aspect of warehouse security system. It is about protecting people from and it is synergistic approach of employee and employer which occurs after adequate efforts. To facilitate personnel safety employees must be trained for handling unsafe working environment.

Personnel security can be ensured through following process:

An employee identification system must be in place

Employees should be given access to specific areas needed for their duties

Proper process of exit and entry passes

Documentation of changing of access devices (e.g. keys, key cards, etc.)

Employee history and references must be verified

Conduct background checks and thorough interviewing prior to hire

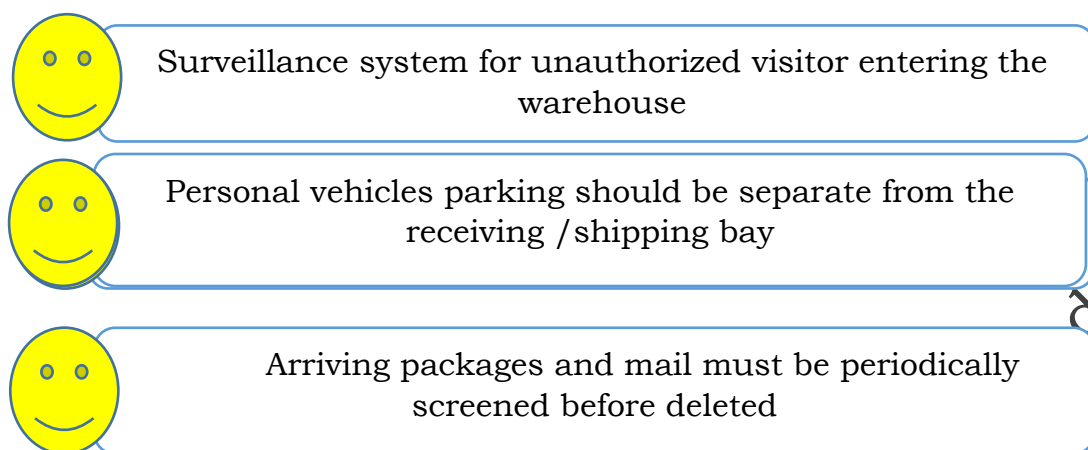
Past employees withdrawal of facilities and identification system

**Fig. 4.10: Personnel Security**

### 3. Visitors

To protect from unauthorized entry of person and vehicle in the warehouse visitors pass procedure is being used which help organization.

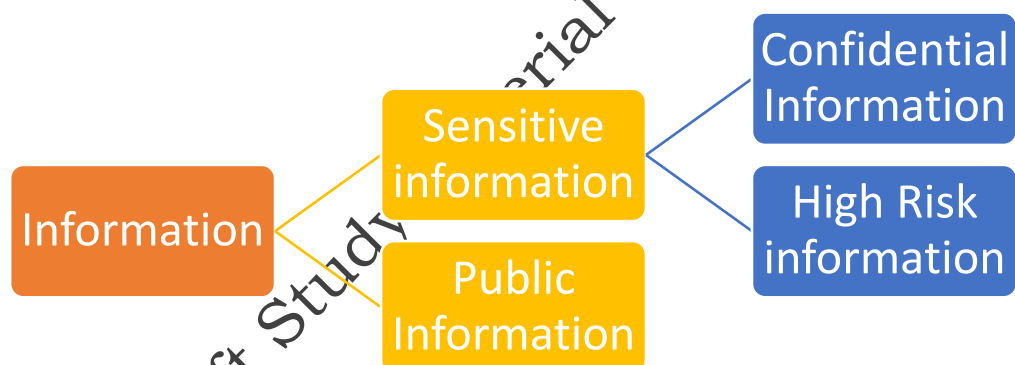
Visitor's security can be ensured through following process (Fig. 4.11):



**Fig. 4.11: Visitor's security Process**

#### 4. IT Security

Information security and data protection system should be installed in the warehouses depending upon the type of sensitive information and data warehouse is having. Information access should be restricted to the relevant staff. Following are the type of information (Fig. 4.12):



**Fig. 4.12: Types of IT Security**

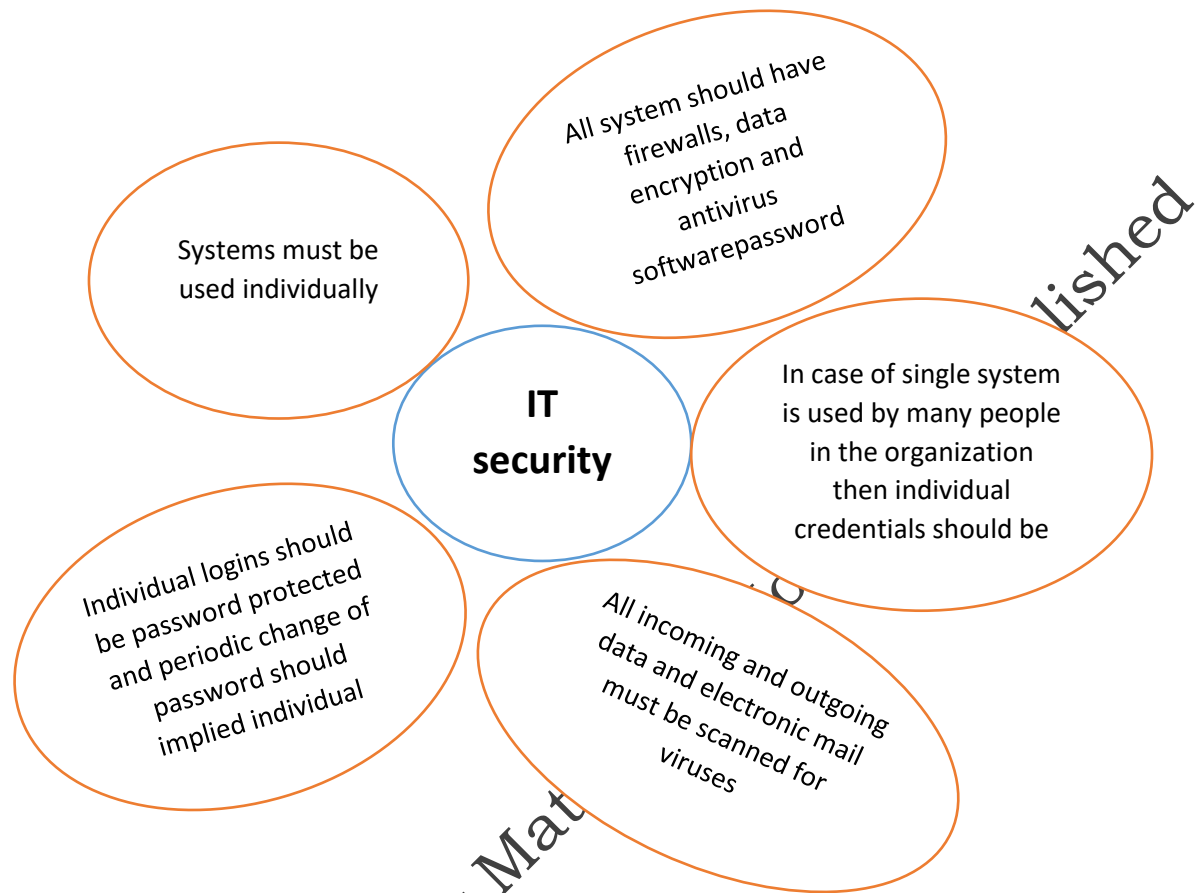
- a) **Confidential information:** which need some level of protection either by law, contract, or custom, such as information related to budget, financial data, strategic plans, critical self-analysis and matters subject to confidentiality agreement.
- b) **High Risk information:** which are protected by state and federal law such as information related to personnel and payroll records and employee health records

The information security policies should cover two dimensions;

1. Technical security measures such as firewalls, data encryption and antivirus software etc.

2. Administrative security which includes user account management, change management and physical and logical access control.

**IT security can be ensured through following (Fig. 4.13):**



**Fig. 4.13: IT security**

#### Standard Operating Procedure of Warehouse for Implementing Security

Warehouse is responsible for the security of the stored goods as well as the wellbeing of its people and processes. Thus, warehouses should have a well-developed security system. Security in warehouse is collaborative effort of each person of each level working in the organization. Employees are trained to operate safely inside the warehouse. Maintaining safety is the result of continuous effort and supervision. Any mishap related to the security should be immediately reported to the supervisor. Following is the general procedure followed in the warehouse to ensure the security (Fig. 4.14):

1	• locking and unlocking of the doors should be done by authorised person only.
2	• regular check on CCTV functioning and placement in the warehouse
3	• entry of unauthorised or suspicious person should be immediately reported to manager
4	• faulty lock or door, or something potentially dangerous, you must report to manager
5	• warehouse windows and rooms should be locked and computers should be password protected unless an employee is in the room
6	• Equipment assigned to the employee is the responsibility of the individual employee
7	• All company equipment must be tracked through inventory control and audited not less than annually by the organisation
8	• In case of equipment becomes lost or stolen, must immediately report to the Information Security Officer
9	• Machines that are swapped internally between individuals or groups, which contained sensitive data (original or derived), must have the hard drive wiped before being utilized by the new user
10	• In case of employment termination, employees must return equipments belonging to the organization
11	• Hard copies of sensitive information should be destroyed by pulping or shredding
12	• Maintain automatic fire suppression system, and provide appropriate staff training in fire safety
13	• Maintain reasonable climate control in secured rooms, with temperature ranges between 60 - 80 degrees Fahrenheit, with a humidity range of 20% - 50%
14	• Minimize nonessential materials such as coffee, food, cigarettes, curtains, reams of paper, and other flammables that could jeopardize a secure room

**Fig. 4.14: Procedure followed in the warehouse to ensure the security**

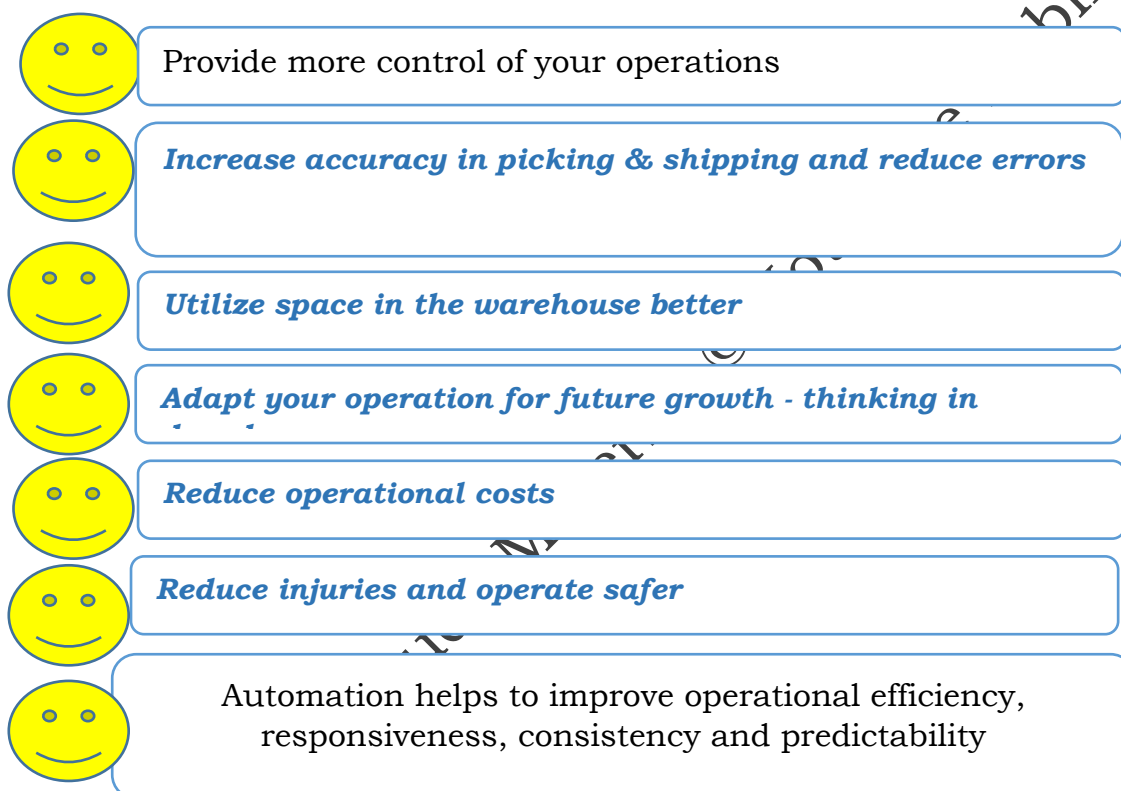
Audits of the security procedures shall be performed annually and upon the occurrence of any event in which a review of current procedures is appropriate. Such audit shall be executed by a certified employee of the organization or by an outside individual or firm at the discretion of management.

## MATERIAL HANDLING

Material handling includes wide range of manual, semi-automated and automated equipment and process it is the movement, protection, storage and control of materials and products throughout manufacturing, warehousing, distribution, consumption and disposal. that helps supply chain works smoothly.

### IMPORTANCE OF MATERIAL HANDLING

Material handling helps to improve process of supply chain in various ways, these are as follows (Fig. 4.15):



**Fig. 4. 15: Material Handling**

### MATERIAL HANDLING PROCEDURE

Below are the steps for material handling:

1. Planning and Preparatory Works
  - a) Receiving the following reference documents for planning
    - Overall Shipping Schedule,
    - Over Dimension Cargo List and drawings thereof,
    - Storage Area General Drawing

## 2. Material Handling Procedure

- a) Packing Lists i.e. receiving details of packing list;
- b) Scheduling the labor and construction equipment needed for unloading;
- c) Organizing the location of the unloading and designating storage areas;
- d) Completing the Package No., Item No., etc. in the Cargo Receiving Report in accordance with the Detail Packing Lists that have been received.

## 3. Material Receiving and Unloading

- a) Receiving of Materials
  - At the warehouse
  - At the open area in the storage place
  - At any place given in the storage area or site (direct delivery materials)
- b) Unloading of materials

## 4. Unpacking and Inspection

- a) Unpacking Inspection Schedule
- b) Non-scheduled Unpacking Inspection
- c) Preparation of Unpacking Inspection
- d) Unpacking Inspection

These should be carried out pertaining to the following checks.

- (1) Visual appearance inspection for
  - (i) Damage/deformation of goods
  - (ii) Rust or stains,
  - (iii) Evidence of water soaking
  - (iv) Peeling of, and/or damage in the paint or coatings
- (2) Verification of ID Markings. And or tags Etc.
- (3) Quantity verification.

## 5. Storing

- a) General store officer should instruct
- b) Classifying storage as per material



- c) Storing in open storage area
- d) Storing in warehouse
- e) Care and Protection of materials
- 6. Material Requisition and Issuing
  - a) Issuing of materials
  - b) Loan and return of special tools
- 7. Stocktaking
- 8. Return of Issued Materials
- 9. Disposal of Surplus or Residual materials
- 10. Documentation for Handling and Storing of Material
  - a) prepare list of documents
  - b) explanation for use of document
    - (i) Shipping Control Sheet
    - (ii) Detail Packing List
    - (iii) Cargo Receipt Report
    - (iv) Unpacking Inspection Report
    - (v) Excess, Shortage or Damage Report (ESD)
    - (vi) Request for Urgent Procurement (RUP)
    - (vii) ESD/RUP Summary Report
    - (viii) RUP Status Report
    - (ix) Stock Book
    - (x) Bin Card
    - (xi) Material Requisition
    - (xii) Piping Material Requisition
    - (xiii) Loan/Return Slip for Special Tool
    - (xiv) Daily Report for Storing Works
    - (xv) Monthly Report for Storing Works

Below is given the checklist for warehouse material handling (Fig. 4.16):

<b>Warehouse Material Handling and Safety Checklist</b>			
<b>Supervisor Name:</b>			
<b>Date:</b>		<b>Time:</b>	
<b>S. No.</b>	<b>Particulars</b>	<b>Yes</b>	<b>No</b>
1.	Wear approved eye protection when working in locations where eye hazards from flying particles or hazardous substances exist		
2.	Wear appropriate personal protective equipment when exposed to chemicals which are toxic, corrosive, or irritating		
3.	Use protective gloves when handling sharp materials		
4.	Use approved ladders, platforms, and lifting devices to reach elevated storage areas, and don't climb on racks		
5.	Keep areas clear in front of fire fighting equipment, alarm boxes, electrical control panels, exits, and main aisles		
6.	Toss out broken pallets and keep boards with nails out of traffic areas		
7.	Store moving equipment (floor trucks, hand trucks, wheelbarrows, dollies) out of the way when not in use		
8.	Put packing material directly in recycling or waste containers as soon as possible		
9.	Store material in a stable position		

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10.	Pay careful attention to posted stacking height limits determined by shelf manufacturers or warehouse staff. Correct weakness or signs of shelf failure		
11.	Maintain a minimum of eighteen inches clearance to all sprinkler heads		
12.	Chock round or irregular material to prevent rolling		
13.	Mark all bar stock, pipes, lumber, or other materials that project beyond racks with flags or similar warnings		
14.	Store drums (maximum of four to a pallet) in an upright position		
15.	Inspect chemical drums at least monthly - more frequently during hot weather. Provide venting, cooling, or covering as necessary		

16.	Store gas cylinders in an upright position, secured to prevent them from falling, and capped when stored, moved, or shipped		
17.	Store flammable gas bottles away from oxygen cylinders		
18.	Use lifting cradles if moving gas cylinders with overhead hoists		
19.	When moving gas cylinders lift truck or hand truck, use approved racks		
20.	Forklift operators need specific training and supervisor certification before use.		
<b>Place:</b>			
<b>Signature:</b>			

**Fig. 4.16: Warehouse material handling and Safety Checklist**

Activities
<p><b>Activity 1:</b> Demonstrate the organizational procedure of security</p> <p><b>Materials Required:</b> Notebook, Pen,</p> <p><b>Procedure:</b></p> <ol style="list-style-type: none"> <li>1. Divide the class into groups.</li> <li>2. Assign roles to participants (e.g., employee, visitor, security guard) to practice the security procedures.</li> <li>3. Create scenarios to demonstrate various security procedures. For example:             <ol style="list-style-type: none"> <li>a) Access Control Scenario</li> <li>b) Surveillance Scenario</li> <li>c) Visitor Management Scenario</li> <li>d) Incident Reporting Scenario</li> </ol> </li> <li>4. Discuss the performance of participants in the role-playing exercise. Provide feedback on what was done correctly and areas for improvement.</li> <li>5. Answer any questions participants may have about the security procedures.</li> <li>6. Student should submit their script to their teacher.</li> </ol> <p><b>Activity 2:</b> Visit a warehouse and observe the organizational procedure for material handling and prepare a report.</p>

**Materials required:** worksheet provided by teacher, pen

**Procedure:**

1. Take a sheet
2. Understand a simulated situation explained by teachers in the class
3. Based on instruction fill the checklist

Warehouse Material Handling and Safety Checklist			
Supervisor Name:			
Date:		Time:	
S. No.	Particulars	Yes	No
1.	Wear approved eye protection when working in locations where eye hazards from flying particles or hazardous substances exist		
2.	Wear appropriate personal protective equipment when exposed to chemicals which are toxic, corrosive, or irritating		
3.	Use protective gloves when handling sharp materials		
4.	Use approved ladders, platforms, and lifting devices to reach elevated storage areas, and don't climb on racks		
5.	Keep areas clear in front of fire fighting equipment, alarm boxes, electrical control panels, exits, and main aisles		
6.	Toss out broken pallets and keep boards with nails out of traffic areas		
7.	Store moving equipment (floor trucks, hand trucks, wheelbarrows, dollies) out of the way when not in use		
8.	Put packing material directly in recycling or waste containers as soon as possible		
9.	Store material in a stable position		

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10.	Pay careful attention to posted stacking height limits determined by shelf manufacturers or warehouse staff. Correct weakness or signs of shelf failure		
11.	Maintain a minimum of eighteen inches clearance to all sprinkler heads		
12.	Chock round or irregular material to prevent rolling		
13.	Mark all bar stock, pipes, lumber, or other materials that project beyond racks with flags or similar warnings		
14.	Store drums (maximum of four to a pallet) in an upright position		
15.	Inspect chemical drums at least monthly - more frequently during hot weather. Provide venting, cooling, or covering as necessary		
16.	Store gas cylinders in an upright position, secured to prevent them from falling, and capped when stored, moved, or shipped		
17.	Store flammable gas bottles away from oxygen cylinders		
18.	Use lifting cradles if moving gas cylinders with overhead hoists		
19.	When moving gas cylinders lift truck or hand truck, use approved racks		
20.	Forklift operators need specific training and supervisor certification before use.		
<b>Place:</b>			
<b>Signature:</b>			

### Check Your Progress

#### A. Fill in the Blanks

- Any person who is suspicious or cannot provide\_\_\_\_\_ and must be reported to management.
- If you witness a building problem, such as a faulty lock or door, or something potentially dangerous, you must report to\_\_\_\_\_.
- Critical Facility Protection Systems which has fire\_\_\_\_\_, alarm systems, \_\_\_\_\_gas, detection systems and \_\_\_\_\_scrubbers.
- \_\_\_\_\_operators need specific training and supervisor certification before use.
- Use protective \_\_\_\_\_ when handling sharp materials.
- \_\_\_\_\_is aimed to protect people from physical violence.

**B. Multiple choice questions**

1. Which of the following is NOT a type of security system used in warehouses?
  - a) Physical security
  - b) Personal security
  - c) Inventory security
  - d) IT security
2. What is the primary purpose of personnel security in warehouses?
  - a) Protecting goods from theft
  - b) Ensuring the safety of warehouse equipment
  - c) Protecting people from harm
  - d) Maintaining cleanliness in the warehouse
3. What is the purpose of visitor pass procedures in warehouses?
  - a) To restrict access to certain areas
  - b) To increase the number of visitors
  - c) To advertise warehouse security
  - d) To encourage unauthorized entry
4. Which of the following is a type of sensitive information that warehouses may need to protect?
  - a) Public information
  - b) Employee lunch schedules
  - c) Confidential information
  - d) Warehouse layout plans
5. What are the two dimensions covered by information security policies in warehouses?
  - a) Financial security and physical security
  - b) Administrative security and employee security
  - c) Technical security measures and operational security
  - d) External security and internal security

**C. State whether the following statements are True or False**

1. Destruction of all sensitive information must be done in such manner to ensure the information is rendered completely and permanently destroyed.

2. Machines that are swapped internally between individuals or groups, which contained sensitive data (original or derived), must not have the hard drive wiped before being utilized by the new user.
3. All company equipment must be tracked through inventory control and audited within a month by the organization.
4. Maintain reasonable climate control in secured rooms, with temperature ranges between 20 and 50 degrees Fahrenheit.
5. Conduct employment screening, background checks, and thorough interviewing prior to hire.
6. Individual logins should be password protected and periodic change of password should have implied.

#### **D. Match the Columns**

	<b>Column A</b>		<b>Column B</b>
1.	Physical Security	A.	Training employees for handling unsafe environments
2.	Personnel Security	B.	Fencing, locks, and gates
3.	Visitors	C.	Manual, semi-automated, and automated equipment
4.	IT Security	D.	Visitor pass procedures
5.	Material Handling	E.	Information access restrictions

#### **E. Short Answer Questions**

1. What do you understand with security?
2. What kind of security does warehouse need to maintain?
3. What is personal security and how it can be ensured?

#### **F. Long Answer Questions**

1. What is IT security and how it can be ensured?
2. What is physical security and how it can be ensured?
3. What do you mean by material handling? Write down its importance.

#### **G. Check Your Performance**

1. Make a chart on kind of security does warehouse need to maintain

### Session 4: Unsafe Conditions and Visual Inspection

Unsafe conditions in a warehouse can pose significant risks to workers and the overall operation. Unsafe act can be termed as "violation of a commonly accepted safe procedure which caused the amount of injury - producing accident." It is evident from the meaning that no personal action is labeled unsafe unless there is a reasonable, less hazardous, alternative procedure. For example, the operation of a railway crossing gate for which no guard was provided can be classified as a hazardous condition and as an unsafe act because the worker can prevent forthcoming accidents.

It's essential for warehouse managers to regularly assess their facilities for these and other potential hazards and take proactive measures to address them. This includes providing adequate training to employees, implementing safety protocols, maintaining equipment, and nurturing a culture of well-being awareness among all staff members. Regular inspections, hazard assessments, and employee feedback can help identify and mitigate unsafe conditions before accidents occur. Regular visual inspections has importance in identifying and addressing unsafe conditions in warehouses, helping to create a safer work environment for employees and decrease the risk of accidents and injuries.

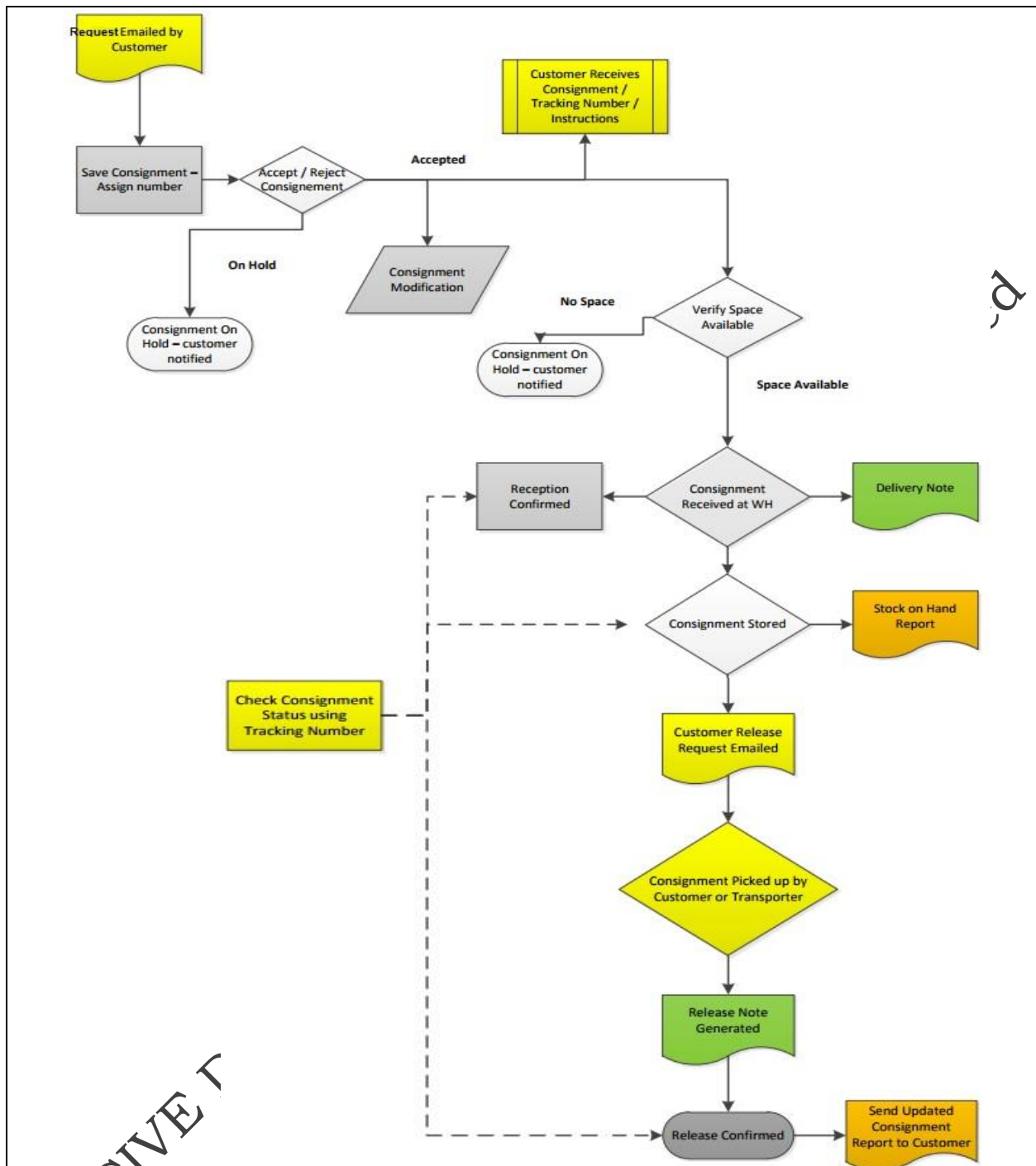
#### **STANDARD OPERATING PROCEDURE OF WAREHOUSING**

The purpose of this SOP is to provide the guidelines and procedures for the warehousing to management so that worker can work in a particular sequence. Sequenced activities in warehouse facilitate ease and comfort of end-to-end storage solutions less than one roof.

Thus every warehouse required standard operating procedure for its operation. Employees should adhere those standard operating procedures of warehouse for handling resulting in reduced risk in its operations. General warehousing procedure is depicted in the flow chart below whereas employees should follow the given procedure by warehouse supervisor or manager as per different activities performed.

**General warehouse procedure:** flow chart shows general working of warehouse from receiving to dispatching goods. This activity involves different jobs at different level which has standard procedure respect to the type of warehouse and work in the warehouse. Every employee need to adopt that to keep them safe from hazards and risks at the workplace (Fig. 4.17).





**Fig. 4.17: Hierarchy of controls of Hazards**

**Health and Safety Policy:** if the warehouse has 5 or more than 5 employees working then a warehouse should have a written testimonial of common policy on health and safety with the statement on the organisation itself. The management should ensure placing the procedure into practice and reviewed it on a regular basis.

**Compliance of the policy:**

**Risk Assessments:** It is assumed that a documented risk assessment covering not only employees but also contractors and visitors should be in place in a

warehouse with five or more employees. The following has to be checked frequently.

1. Determine the risks.
2. Determine who and how might be injured.
3. Consider the hazards and choose safety measures
4. Document your results and put them into practice.

Specific work-related illnesses or serious injuries must be reported right away, and an accident report must be finished and followed up on within ten days.

**Workplace Transport:** Employers and independent contractors should evaluate the risks associated with workplace transportation for employees as well as for third parties (such as contractors, clients, and visiting drivers). In order to adhere to transport security, a management must make sure:

**Safe Vehicles:** Those that are regularly inspected and maintained (brakes, reversing warnings, lights, horns, etc.). securely loads without going above capacity.

**Safe Drivers:** qualified, approved, guided, and watched over. skilled bank employees who perform reversing.

**A safe site:** includes appropriate roads, parking lots, and pathways (firm, even surfaces with direction signs); it also has speed restrictions and one-way parking. **General Work Equipment:** warehouse has duties towards their employees to control over work related equipment.

- Safe for use, maintained and inspected for installation and deterioration
- Used in compliance with particular standards
- only by those who have received sufficient information, instruction, and training
- accompanied by appropriate precautions including guards, protective devices, controls, and markings;

**Lifting Equipment and Fork Lift Trucks:** "Lifting equipment" includes lifting accessories and attachments in addition to work equipment for raising and lowering loads. The goal of a warehouse should be to lower the hazards that lifting equipment used for work poses to employees' health and safety.

**Storage Systems:** The problems associated with manual handling or how things are stored must be addressed by the warehouse. Storage spaces need to be properly demarcated and given special designation. Tight corners, pillars, gradient changes, and uneven surfaces should not be included in the design of storage and handling facilities. Appropriate pallet and racking systems should also be used.

**Manual Handling:** In the warehouse more than one third injuries reported to are associated with manual handling. Thus warehouse manager or supervisor is required to:

1. As far as is reasonably practical, avoid the requirement for hazardous manual handling;
2. Evaluate the risk of injury from any hazardous manual handling that cannot be avoided; and
3. As far as is reasonably practicable, reduce the risk of injury from hazardous manual handling.

**Work at Height:** When working in a warehouse, the most frequent reason for accidents is falls. The manager or supervisor of the warehouse is required to take all reasonable precautions to ensure that work at heights is done safely and to prevent anyone from falling. Risk assessments must be finished for every task requiring work at a height and must take into account the possibility of both falling objects and personnel.

**Visual Inspection:** It is a most effective technique to ensure effective Quality Control of equipment, working conditions and also used in maintenance of facilities, this implies inspection of equipment and structures using vision, hearing, touch and smell. Following are the conditions where visual inspection ensure the safety of the workers;

1. **Slippery Floors:** Visual inspections can detect spills, leaks, or accumulated debris on the warehouse floor that may lead to slip and fall accidents. Inspectors should look for wet or oily patches, loose packaging materials, or any other substances that could create hazards. Additionally, they should ensure that appropriate signage is in place to warn employees of slippery areas.
2. **Trip Hazards:** Inspectors should visually inspect the floor for any uneven surfaces, damaged floor tiles, loose cords, or protruding objects that could cause employees to trip. Ensuring clear pathways and properly securing cables can considerably minimise the risk of tripping accidents.
3. **Falling Objects:** Visual inspections of storage areas should be conducted to identify improperly stacked items, overhanging loads, or objects at risk of falling. Inspectors should check for signs of instability in shelving units and ensure that heavy items are securely stored on lower shelves or properly secured with restraints.
4. **Poor Ventilation:** Inspectors should visually assess the ventilation systems in the warehouse to ensure proper airflow and air quality. Inadequate ventilation, such as stale air, excessive dust buildup, or

condensation on surfaces, should prompt further investigation and corrective action to improve ventilation.

5. **Blocked Exits and Emergency Equipment:** Visual inspections should verify that emergency exits, fire extinguishers, sprinkler systems, and other safety equipment are easily accessible and not obstructed by stored materials or other objects. Inspectors should also check that emergency lighting and exit signs are functional and clearly visible.
6. **Overloaded Racks and Shelving:** Inspectors should visually inspect storage racks and shelving units to ensure they are not overloaded beyond their weight capacity. Signs of sagging or bending shelves, as well as items protruding from shelves, indicate potential overloading and should be addressed promptly.
7. **Electrical Hazards:** Visual inspections should identify any exposed wiring, damaged electrical outlets, or overloaded circuits that could pose electrical hazards. Inspectors should also ensure that electrical panels are properly labeled, accessible, and free from obstructions.
8. **Chemical Spills and Leaks:** Inspectors should visually inspect areas where hazardous chemicals are stored or used to recognize any marks of spills, leaks, or improper storage practices. Proper labeling, containment measures, and spill response procedures should be in place to mitigate the risks associated with chemical hazards.
9. **Structural Integrity:** Inspectors should visually assess the overall structural integrity of the warehouse, including walls, ceilings, and support beams. Signs of structural damage, such as cracks, bulges, or water stains, should be investigated further to prevent potential collapses or other safety hazards.

**Warehouse Health & Safety Checklist:** A general checklist to verify health and safety of employees by employer in the warehouse is given below. This is not specific for all kind of warehouse but can vary with the types of warehouse and job at the workplace (Fig. 4.18).

<b>Organisation</b>		<b>Date</b>	
<b>POLICY &amp; RISK ASSESSMENTS</b>			
<b>S. No.</b>	<b>Particulars</b>	<b>Yes/No</b>	<b>Comments</b>
	Written, signed statement of general health & safety policy		
	Arrangements in place for putting into practice		
	Reviewed on a regular basis and brought to the attention of all staff		
	All relevant hazards identified		
	Identification of those who may be harmed and how (employees, contractors, visitors etc)		
	Risks evaluated and the necessary precautions put in place		
	Significant findings recorded and brought to the attention of all staff		
	Reviewed and updated regularly		
<b>WORK EQUIPMENT</b>			
<b>S. No.</b>	<b>Particulars</b>	<b>Yes/No</b>	<b>Comments</b>
	Only standard palletised loads wrapped		
	Machine adequately guarded – fixed guards on moving/dangerous parts, safe access via interlocked guards		
	Emergency stop button operative and easily Accessible		
	Mechanical parts & guarding regularly maintained Staff informed, instructed & trained in correct use, especially clearing blockages		
	Area around machine unobstructed at all times managed with suitable barriers, floor markings		
	Written Examination scheme and records for equipment subject to Pressure Systems testing		

<b>Organisation</b>		<b>Date</b>	
<b>WORKPLACE TRANSPORT</b>			
<b>S. No.</b>	<b>Particulars</b>	<b>Yes/No</b>	<b>Comments</b>
<b>Drivers</b>			
	Drivers trained, competent and authorised		
	Active supervision of driver behaviour (e.g. near misses, damaged racking)		
	Truck keys not left unattended in ignition		
	Reversing of delivery vehicles avoided unless absolutely necessary		
	Any necessary reversing overseen by trained banks men		
<b>Traffic Routes</b>			
	Gangways/aisles of sufficient space to enable lift trucks to load/unload from racking safely		
	Systems in place to keep vehicles & pedestrians separated		
	Access to warehouse & other dangerous areas restricted to staff		
	Warning Signs located around traffic routes (e.g. FLT operating in area)		
	Protective barriers on entrances leading onto traffic routes		
	Floor/Traffic routes suitable for the vehicles using them (e.g. no excessive slopes/potholes)		
	Vehicle routes kept free of obstructions & in good condition		
	Suitable & marked pedestrian crossing points and walkways where possible		
	Fixed mirrors on blind bends		
	Sensible speed limits imposed & adhered to		
	Staff & others working in vicinity of moving vehicles given training and high visibility clothing		
	Parking of cars & vans only in marked, designated spaces away from external delivery/dispatch areas		
	Suppliers/contractors informed of site rules & restrictions		

Vehicles			
	Vehicles immobilised when not in use by designated driver (e.g. ignition keys removed)		
	Drivers check trucks each day prior to start up		
	Trucks regularly serviced and maintained		
	LOLER Thorough Examination & certification for trucks and lifting accessories by competent person (6or12 monthly as LOLER requires)		
	Truck features present and working (seat belts, roll cages, audible/visual alarms)		
	Safe means of access/egress to rear of delivery vehicles (footholds, ladders, clean floors)		
x to			
Organisation		Date	
STORAGE SYSTEMS			
S. No.	Particulars	Yes/No	Comments
	Racking designed to be suitable for the loads carried and not modified		
	Signage on racking with information such as safe working load (SWL) should be clearly displayed		
	Inspect racking regularly to make sure it is repaired and maintained properly and is safe, including 'expert' inspections carried out at intervals by a competent person		
	Staff report any damage to racking immediately		
	System in place to make sure defective pallets are withdrawn from immediate use		
	Protective footwear used by all entering the Warehouse		
	Protective gloves provided for staff handling pallets		

<b>Organisation</b>		<b>Date</b>	
<b>WORK AT HEIGHT</b>			
<b>S. No.</b>	<b>Particulars</b>	<b>Yes/No</b>	<b>Comment</b>
	All staff instructed never to climb racking Platform ladders for racking access kept in good condition		
	Safe use of free standing ladders for short duration work (condition, secured, footing; 4:1 slope)		
	Proprietary forklift cage/MEWPs used for high access,		
	properly secured & maintained; 6 monthly LOLER Thorough Examination		
	Competent contractors used for roof work (method statement, risk assessment, rescue plan)		
	Roof assumed to be fragile unless otherwise confirmed and fragile roof signs in place		
	Internal mezzanines – load bearing, edge protection, toe boards etc.		
<b>Organisation</b>		<b>Date</b>	
<b>MANUAL HANDLING</b>			
<b>S. No.</b>	<b>Particulars</b>	<b>Yes/No</b>	<b>Comment</b>
	Use of mechanical aids such as conveyors, sack trucks		
	Staff manual handling training		
	Manual handling tasks risk assessed according to HSE Manual Handling Assessment Charts (MAC Chart – INDG 383)		

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<b>Organisation</b>		<b>Date</b>	
<b>HAZARDOUS SUBSTANCES</b>			
<b>S. No.</b>	<b>Particulars</b>	<b>Yes/No</b>	<b>Comments</b>
<b>Vehicle Fumes</b>			
	Drivers not allowed leaving vehicles' engines running in warehouse & other enclosed spaces.		
	Roller shutter doors & warehouse windows open, where practicable, to assist ventilation		
<b>Recharging of Truck Batteries</b>			
	Batteries charged in designated, ventilated area		
	Safe system of work followed including use of goggles, gloves & aprons		
	Potential sources of ignition controlled		

**Fig. 4.18: Warehouse Health & Safety Checklist**

### Activities

**Activity 1:** Prepare a PPT presentation on standardized operating procedure of warehouse and submit

**Materials Required:** Checklist of manual handling and work at height provided by teacher, pen

**Procedure:**

1. Divide the class into groups.
2. Allot topic to each group.
3. Ask students to prepare PPT on the topic.
  - a) Receiving Procedures
  - b) Storage Procedures
  - c) Picking Procedures
  - d) Packing Procedures
  - e) Shipping Procedures
  - f) Safety Protocols
  - g) Inventory Management
4. Student should prepare PPT on the above topic.

5. Ask students to submit their PPT.

**Activity 2:** Prepare a chart of visual inspection at warehouse for general equipment safety, Lifting Equipment and Fork Lift Trucks, storage system and manual handling

**Materials Required:** drawing sheet, pencil, eraser, colors

**Procedure:**

1. Divide class into groups.
2. Allot different topics to students in groups through draw method.
3. Allot chart sheet to each group.
4. Prepare a chart of visual inspection at warehouse for general equipment showing
  - a) Safety
  - b) Lifting Equipment
  - c) Fork Lift Trucks
  - d) storage system
  - e) manual handling
5. Student should submit that chart.
6. teacher should display that chart in class.

### Check Your Progress

**A. Fill in the Blanks**

1. Visual inspections are crucial for identifying and addressing \_\_\_\_\_ conditions in warehouses.
2. Warehouse managers should conduct regular \_\_\_\_\_ to assess potential hazards.
3. Health and safety policies should be \_\_\_\_\_ and reviewed regularly.
4. Workplace transport safety includes ensuring the use of \_\_\_\_\_ vehicles and qualified drivers.
5. Warehouse supervisors must evaluate the risk of \_\_\_\_\_ handling to prevent injuries.

**B. Multiple Choice Questions**

1. Which of the following is NOT a common hazard in warehouses?
  - a) Slip and fall accidents

- b) Ergonomic injuries
  - c) Chemical exposures
  - d) Noise pollution
2. How often should health and safety policies be reviewed?
- a) Annually
  - b) Quarterly
  - c) Monthly
  - d) Biennially
3. What is the primary purpose of workplace transport safety measures?
- a) To increase vehicle speed
  - b) To reduce vehicle maintenance costs
  - c) To ensure employee safety
  - d) To minimize fuel consumption
4. What is the main goal of conducting risk assessments in warehouses?
- a) To increase productivity
  - b) To identify potential hazards
  - c) To reduce employee salaries
  - d) To promote unsafe behaviors
5. Which of the following is NOT a condition checked during visual inspections?
- a) Electrical hazards
  - b) Noise pollution
  - c) Structural integrity
  - d) Ventilation systems

**C. State whether the following statements are True or False**

- 1. Visual inspections are ineffective in identifying unsafe conditions in warehouses.
- 2. Warehouse supervisors are not responsible for evaluating the risk of manual handling.
- 3. Health and safety policies do not require regular review.
- 4. Workplace transport safety does not include the evaluation of drivers.
- 5. Structural integrity is not assessed during visual inspections.

**D. Match the Column**

	Column A		Column B
1	1. Unsafe Conditions	a	Ergonomic Injuries
2	Health and Safety Policy	B	Slippery Floors
3	Workplace Transport	C	Risk Assessments
4	Visual Inspection	D	Safe Vehicles
5	Manual Handling	E	Structural Integrity

**E. Short Answer Questions**

1. What do you understand with Standard operating procedure?
2. Write down standard operating procedure for:
  - a. Compliance of the policy
  - b. Risk Assessments
  - c. Accident Reporting
3. What do you mean by visual inspection?

**F. Long Answer Questions**

1. Discuss the importance of regular visual inspections in warehouses and how they contribute to creating a safer work environment for employees.
2. Explain the role of health and safety policies in warehouse operations and why regular reviews are necessary.
3. Describe the key components of workplace transport safety and their significance in preventing accidents.

**G. Check Your Performance**

1. Prepare a chart showing safety equipment's of the warehouse.
2. Spell out the importance of regular visual inspections in warehouses.

**Answer Keys****MOUDLE 1: VALIDATE THE CLAIMS****SESSION 1: CLAIM INVESTIGATION****A. Fill in the Blanks**

1. quarantined
2. discrepancies
3. Packaging
4. instructions
5. expert

**B. Multiple Choice Questions**

1. C, 2. c, 3. b, 4. b, 5. a

**C. State whether the following statements are True or False**

1. T, 2. F, 3. T, 4. F, 5. T

**D. Match the Column**

1. b, 2. c, 3. e, 4. d, 5. a

**SESSION 2: VERIFICATION INTERVIEWS**

**A. Fill in the Blanks**

1. information
2. relevant
3. complex
4. pressure
5. consistency

**B. Multiple Choice Questions**

B

C

B

C

B

**C. State whether the following statements are True or False**

1. False
2. True
3. True
4. True
5. False

**D. Match the Column**

DCABE

**SESSION 3: VALIDATION OF CLAIM FILING****A. Fill in the Blanks**

1. evidence
2. invoice
3. damage
4. circumstances
5. specified timeline

**B. Multiple Choice Questions**

- B  
C  
C  
C  
B

**C. State whether the following statements are True or False**

1. False
2. False
3. True
4. False
5. True

**D. Match the Column**

1. CABED

**SESSION 4: DISPOSAL AND CLEANUP OF DAMAGED GOODS****A. Fill in the Blanks**

1. cherry pickers
2. Damaged goods
3. hazardous
4. confidential information
5. environmentally

**B. Multiple Choice Questions**

B

B

A

C

B

**C. State whether the following statements are True or False**

False

True

False

False

True

**D. Match the Column**

B

A

C

D

E

**MOUDLE 2: DOCUMENTATION FOR CLAIMS****SESSION 1: TYPES AND REQUIREMENTS OF DOCUMENTS****A. Fill in the Blanks**

1. reference
2. submitted by customers
3. visual inspection
4. errors
5. evidence

**B. Multiple Choice Questions**

1. C

2. C

3. B

4. C

5. C

6. C

7. D

**C. State whether the following statements are True or False**

1. True
2. False
3. True
4. False
5. True

**D. Match the Column**

1. BCDEA

**SESSION 2: IDENTIFICATION OF VARIOUS FORMS**

**A. Fill in the Blanks**

1. records
2. accuracy and completeness
3. compliance
4. designated representative
5. inspection findings

**B. Multiple Choice Questions**

1. B
2. B
3. D
4. C
5. B

**C. State whether the following statements are True or False**

1. True
2. False
3. True
4. True
5. True



**D. Match the Column**

1. C
2. B
3. D
4. A
5. E

**SESSION 3: INFORM CLAIMANT BY CLAIM COORDINATOR****A. Fill in the Blanks**

1. permissible limits
2. negligence or misconduct
3. Investigate
4. Notify
5. properly documented and substantiated

**B. Multiple Choice Questions**

1. B
2. B
3. C
4. B
5. C

**C. State whether the following statements are True or False**

1. True
2. True
3. True
4. False
5. True

**D. Match the Column**

1. BCDEA

**SESSION 4: PROCESS OF CLAIM****A. Fill in the Blanks**

1. specified timeframe
2. rejected

3. valid
4. settled
5. thorough scrutiny

**B. Multiple Choice Questions**

1. B
2. B
3. A
4. B
5. C

**C. State whether the following statements are True or False**

1. True
2. False
3. True
4. False
5. True

**D. Match the Column**

BCDEA

**MOUDLE 3: CLAIM REPORTING****SESSION 1: PROCEDURE OF REPORTING****A. Fill in the Blanks**

1. report
2. investigation
3. communication link
4. Internal
5. external

**B. Multiple Choice Questions**

1. D
2. A
3. B
4. D
5. D

**C. State whether the following statements are True or False**

1. False
2. True
3. False
4. True
5. True

**D. Match the Column**

1. D
2. E
3. C
4. B
5. A

**SESSION 2: REPORT ON FALSE CLAIMS****A. Fill in the Blanks**

1. untrue
2. third-party
3. writing
4. valid
5. misrepresentation

**B. Multiple Choice Questions**

1. D
2. C
3. D
4. A
5. A

**C. State whether the following statements are True or False**

1. True
2. False
3. True
4. False
5. True

**D. Match the Column**

1. D
2. C
3. A
4. E
5. B

**SESSION 3: DIFFICULTIES AND DELAYS IN CLAIMS****A. Fill in the Blanks**

1. asserts against
2. claimant
3. Claimant
4. sufficient
5. fraud

**B. Multiple Choice Questions**

1. B
2. C
3. D
4. A
5. D

**C. State whether the following statements are True or False**

1. False
2. True
3. True
4. False
5. True

**D. Match the Column**

1. B
2. D
3. A
4. C
5. E

**SESSION 4: INSURANCE ISSUE RESOLUTION****A. Fill in the Blanks**

1. denial
2. fraud
3. double dipping
4. Poor follow-ups
5. Proper documentation

**B. Multiple Choice Questions**

1. C
2. B
3. C
4. B
5. A

**C. State whether the following statements are True or False**

1. True
2. False
3. False
4. True
5. False

**D. Match the Column**

1. E
2. B
3. D
4. C
5. A

**MODULE 4: HEALTH SAFETY AND SECURITY MEASURES****SESSION 1: MONITOR THE SAFETY REGULATIONS AND PROCEDURES****A. Fill in the Blanks**

1. health sector and medical professionals
2. heights and sizes
3. loads

4. inspected
5. harm
6. toxicological

**B. Multiple Choice Questions**

1. A
2. B
3. B
4. B
5. A

**C. State whether the following statements are True or False**

1. False
2. False
3. True
4. True
5. True

**D. Match the Column**

1. D
2. B
3. C
4. G
5. H
6. F
7. A
8. E

**SESSION 2: PERSONAL PROTECTIVE EQUIPMENTS****A. Fill in the Blanks**

1. safety glasses
2. equipment
3. harnesses, hard hats
4. High visibility vests
5. vests, jackets

**B. Multiple Choice Questions**

1. A
2. C
3. D
4. A
5. C

**C. State whether the following statements are True or False**

1. False
2. True
3. True
4. False
5. True

**D. Match the Column**

1. B
2. C
3. D
4. E
5. A

**SESSION 3: ORGANIZATIONAL PROCEDURE FOR SECURITY MATERIAL HANDLING AND ACCIDENTS****A. Fill in the Blanks**

1. information and identification
2. management
3. suppression, intruder, chemical, air
4. Equipment
5. gloves
6. Personal security

**B. Multiple Choice Questions**

1. C
2. C
3. A

4. C

5. C

**C. State whether the following statements are True or False**

1. True
2. False
3. True
4. False
5. True
6. True

**D. Match the Column**

1. B
2. A
3. D
4. E
5. C

**SESSION 4: UNSAFE CONDITIONS AND VISUAL INSPECTION**

**A. Fill in the Blanks**

1. unsafe
2. inspections
3. documented
4. safe
5. manual

**B. Multiple Choice Questions**

1. B
2. A
3. C
4. B
5. D

**C. State whether the following statements are True or False**

1. False
2. False



3. False

4. False

5. False

**D. Match the Column**

1. B

2. C

3. D

4. E

5. A

## Glossary

Word	Meaning
Claim investigation	The process of gathering evidence and information to assess the validity of a claim.
Verification interviews	Interviews conducted with relevant parties to verify the details of a claim.
Validation of claim filing	The process of confirming that all necessary documentation and information have been properly filed for a claim.
Disposal and cleanup of damaged goods	Procedures for safely disposing of damaged goods and cleaning up any mess resulting from a claim.
Documentation for claims	The various types of paperwork required to support and process a claim.
Types and requirements of documents	Different forms and paperwork needed for specific types of claims, along with their respective requirements.
Identification of various forms	Recognizing and understanding the different forms used in the claims process.
Inform claimant by claim coordinator	Communication from the claim coordinator to the claimant regarding the status and progress of their claim.

Process of claim	The step-by-step procedure followed to handle and process a claim from start to finish.
Claim reporting	The procedure for formally reporting a claim to the relevant authorities or departments.
Report on false claims	Documentation detailing instances of false or fraudulent claims.
Difficulties and delays in claims	Challenges and obstacles that may arise during the processing of claims, leading to delays.
Insurance issue resolution	Addressing and resolving any disputes or issues related to insurance coverage and claims.
Health safety and security measures	Policies and protocols implemented to ensure the well-being and security of individuals in a workplace.
Monitor the safety regulations and procedures	Regular oversight of safety rules and protocols to ensure compliance and effectiveness.
Personal protective equipment (PPE)	Gear and clothing worn to minimize exposure to hazards and ensure personal safety.
Organizational procedure for security	Established protocols and practices to maintain security within an organization.
Material handling and accidents	Practices for safely handling materials to prevent accidents and injuries.
Unsafe conditions	Hazardous situations or environments that pose risks to individuals' health and safety.
Visual inspection	Assessing the condition of equipment, facilities, and surroundings through visual observation.
Claimant	The individual or entity making a claim for compensation or benefits.
Claim coordinator	The person responsible for overseeing the processing and management of claims.

Insurance coverage	The extent of protection provided by an insurance policy against specified risks.
Fraudulent claim	A false or exaggerated claim made with the intention of deceiving for financial gain.
Workplace safety regulations	Government-mandated rules and standards designed to protect workers from hazards and accidents.
Incident report	A formal document detailing an unexpected event or accident that occurred in the workplace.
Accident investigation	A thorough examination of an accident or incident to determine its cause and prevent recurrence.
Hazard assessment	The process of identifying and evaluating potential hazards in the workplace.
Risk management	Strategies and measures implemented to identify, assess, and mitigate risks to an organization.
Safety audit	A systematic review of workplace safety practices and procedures to ensure compliance with regulations.
Emergency response plan	A documented strategy outlining procedures to follow in the event of an emergency or crisis.
Security breach	Unauthorized access or compromise of sensitive information or assets.
Safety training	Instruction and education provided to employees to ensure they understand and follow safety protocols.
Protective barriers	Physical barriers or guards used to prevent contact with hazardous materials or equipment.
First aid kit	A collection of supplies and equipment for administering basic medical treatment in case of injury or illness.
Evacuation plan	A pre-established procedure for safely evacuating a building or area in the event of an emergency.

Hazardous materials	Substances that pose a risk to health, safety, or the environment if not handled properly.
Safety signage	Signs and symbols posted in the workplace to communicate safety instructions and warnings.
Incident response team	A designated group of individuals trained to respond to emergencies and incidents.
Safety culture	The shared values, attitudes, and behaviors within an organization that prioritize safety.
Security protocol	Formal procedures established to safeguard assets, information, and personnel.
Safety inspection	A systematic examination of the workplace to identify and correct potential hazards.
Ergonomics	The study of designing equipment and workspaces to fit the capabilities and limitations of the human body.
Compliance officer	An individual responsible for ensuring that an organization adheres to relevant laws, regulations, and policies.
Safety committee	A group of employees and management representatives tasked with promoting and maintaining workplace safety.
Hazardous waste disposal	Proper disposal methods for substances that are potentially harmful to human health or the environment.
Safety equipment maintenance	Regular upkeep and servicing of safety gear to ensure it functions properly when needed.
Safety data sheets (SDS)	Documents containing information on the properties and hazards of chemicals used in the workplace.
Security surveillance	Monitoring and recording activities in a given area to prevent and detect security breaches.

Risk assessment matrix	A tool used to evaluate and prioritize risks based on their likelihood and potential impact.
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