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MEMORANDUM

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TO: FROM:  
**Christina King**

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RE: DATE:  
**Claims Management 8/6/04**

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As a value-added service, The Banfield Group offers Claims Management for our customers at no charge. Managing claims can be a time-consuming and sometimes tedious process, and you have better things to do with your time and expertise. The Banfield Group has trained claims professionals on staff with years of experience dealing with carrier claims departments, and is adept at maneuvering through the obstacle course that is a loss or damage claim.

During the claims process, The Banfield Group represents you, not the carrier. It is our intention to represent your interests while providing the carrier the information and resources they need to reach a swift resolution to your claim. While we selected the carrier on your behalf for the shipment, it is important to remember that The Banfield Group is not a carrier, does not own nor is owned by any carrier, and we cannot control the manner in which a carrier handles a shipment that may result in loss or damage.

There are just a few items we need from you in order to successfully recover costs on your behalf from a carrier due to a loss, shortage, or damage:

1. Completed Presentation of Loss or Damage Claim form provided by The Banfield Group;
2. Signed copy of delivery receipt noting damage or shortage;
3. Original product invoice as proof of value;
4. Either repair estimate or statement of total loss on your company letterhead; and
5. Freight invoice must be paid in full.

**NOTE:** Freight charges will be included in the claim amount and will be reimbursed by the carrier when legally compensable. The risk you face by unilaterally deducting loss or damage claims from freight payments is the possible imposition of penalties for paying the freight charges late. Most carriers prohibit such deductions in their rules tariffs.

Once the claim is filed, you will receive weekly status reports until your claim is resolved. The carrier may, at times, request additional information such as location of damaged product for inspection or salvage. You are encouraged to provide any requested information as quickly as possible for your claim to be expedited.

Please allow 60 days for carrier inspection, investigation, and resolution.

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