

Customer Guide to  
**Filing Domestic  
Insurance Claims  
or Registered  
Mail Inquiries**

Publication 122  
January 2013





Publication 122

*Customer Guide to Filing Domestic Insurance Claims  
or Registered Mail Inquiries*

January 2013

This version of Publication 122 replaces all previous editions of this document.



# Contents

<b>Introduction</b> .....	<b>1</b>
Who May File a Domestic Insurance Claim? .....	1
What If Contents Are Damaged or Missing? .....	1
What If an Article Is Lost? .....	2
Where Can You File a Claim? .....	2
When Can You File a Claim? .....	2
If Contents Are Damaged or Missing .....	2
If an Article Is Lost .....	2
<b>Filing a Domestic Insurance Claim</b> .....	<b>3</b>
How Can You File a Domestic Insurance Claim Online? .....	3
How Can You File a Domestic Insurance Claim by Mail or at a Post Office? .....	3
What Is Evidence of Insurance? .....	4
For Insurance Purchased at a Post Office .....	4
For Insurance Purchased Online .....	5
What Is Evidence of Value? .....	5
What Is Proof of Damage or Missing Contents? .....	5
When Can You Expect Payment? .....	6
<b>More Information About Postal Insurance</b> .....	<b>6</b>
<b>Payment of Domestic Insurance Claims</b> .....	<b>6</b>
What Types of Claims Are Payable? .....	7
What Types of Claims Does Express Mail Cover? .....	9
<b>What Types of Claims Are Not Payable?</b> .....	<b>11</b>
<b>What If Your Insurance Claim Is Denied?</b> .....	<b>14</b>
Final Postal Service Decision .....	15
<b>How Can You File a Registered Mail Inquiry?</b> ..	<b>15</b>
When Can You File an Inquiry? .....	15
Duplicate Inquiries .....	15
<b>Frequently Asked Questions</b> .....	<b>16</b>
<b>For More Information</b> .....	<b>16</b>
<b>Need Other Information?</b> .....	<b>16</b>



## Introduction

If your insured mailing, whether purchased online or at a Post Office™, has been lost or damaged in transit, you may file an insurance claim by mail, online, or at any Post Office.

This publication explains:

- Who may file a claim.
- Where to file a claim.
- When to file a claim.
- How to file a claim.

## Who May File a Domestic Insurance Claim?

If you purchased insurance at the time you mailed your package, or if you mailed your package using COD, Registered Mail with insurance, or Express Mail® service, you are eligible for recompense in case of loss or damage. This information also applies to domestic postal insurance purchased online for Express Mail, Priority Mail®, Parcel Post®, Media Mail®, and First-Class Mail® parcels.

## What If Contents Are Damaged or Missing?

Either the mailer or the addressee may file a claim for damaged or missing contents.

**Note:** When either the mailer or the addressee initiates a claim, the addressee must retain the article with wrapping and packaging until the adjudication process is complete or until the addressee receives written notification to submit the article for inspection to the local Post Office. The addressee should not return the article to the mailer.

## What If an Article Is Lost?

Either the mailer or the addressee — whoever has the original mailing receipt or the original insurance sales receipt — may file a claim for a lost article.

## Where Can You File a Claim?

You may file a claim online at [www.usps.com/ship/file-insurance-claims.htm](http://www.usps.com/ship/file-insurance-claims.htm).

You may also file a claim by mail or at any Post Office.

## When Can You File a Claim?

### If Contents Are Damaged or Missing

You may file a claim for damaged or missing contents immediately, but **no later than 60 days** from the date of mailing.

### If an Article Is Lost

You may file a claim for a lost article within the timeframes noted in the following chart:

Type of Service	Earliest Filing Date*	Latest Filing Date*
Insured Mail	21 days	180 days
Collect on Delivery (COD)	45 days	180 days
Registered Mail	15 days	180 days
Registered COD	45 days	180 days
Express Mail	7 days	90 days
Express Mail COD	45 days	90 days
APO/FPO Insured First-Class Mail, Space Available (SAM), or Parcel Airlift (PAL)	45 days	1 year
APO/FPO Insured Surface Mail	75 days	1 year

\* Number of days after date of mailing



## Filing a Domestic Insurance Claim

### How Can You File a Domestic Insurance Claim Online?

To file your claim online, go to [www.usps.com/ship/file-insurance-claims.htm](http://www.usps.com/ship/file-insurance-claims.htm) and follow the instructions for filing a claim online.

PS Form 1000, *Domestic or International Claim*, is not required for insurance claims filed online. You may upload the evidence of insurance, evidence of value, and, if applicable, proof of damage or missing contents (described in this guide). Your claim may be delayed if you do not upload evidence of insurance or evidence of value.

Alternately, you can print the online claim form (PS Form 1000), attach the required evidence, and mail the information to the address on the form.

Note that you may be asked to provide proof of damage to a Post Office. The addressee must retain any damaged items and packaging until the claim is resolved.

### How Can You File a Domestic Insurance Claim by Mail or at a Post Office?

To file an insurance claim for loss or damage, obtain PS Form 1000 from any Post Office or print it from the online site at <http://about.usps.com/forms/ps1000.pdf>.

To navigate through the web site and locate PS Form 1000:

1. Go to [www.usps.com](http://www.usps.com).
2. Along the bottom of the page, under “ON ABOUT. USPS.COM,” click on *Forms & Publications*.
3. Click on *Find a Form*.
4. Click on *All Online PDF Forms in Numeric Order*.
5. Scroll down to and click on the link for PS Form 1000.

The claim form asks for names and addresses of the mailer and addressee, date of mailing, amount claimed, and other information.

The information on the claim form is self-explanatory. Please complete all information that applies to your claim. Be sure to attach to the completed claim form, evidence of insurance, evidence of value, and, if applicable, proof of damage or missing contents (described in this guide).

To file your claim by mail, send the completed claim form and attachments to the following address:

USPS DOMESTIC CLAIMS  
PO BOX 80141  
ST LOUIS MO 63180-0141

You can also take your completed claim form and attachments to any Post Office.

## **What Is Evidence of Insurance?**

### **For Insurance Purchased at a Post Office**

If you purchased insurance at a Post Office, evidence of insurance can be one of the following:

- The original mailing or sales receipt from the Postal Service, including the amount of insurance purchased. (Mailing receipts for insured mail, Registered Mail, and COD articles purchased at a retail window must contain a Postal Service postmark.)
- If the original mailing or sales receipt is not available, the wrapper with insurance label, postage, names, and addresses. (Note that indemnity may be limited if you present only the wrapper without the original mailing or sales receipt.)
- The manifest page showing the Express Mail label number for the item in question. The manifest must show a Postal Service stamp.

## **For Insurance Purchased Online**

If you purchased insurance online, you **must** show an online label record or a computer printout that shows the following:

- The label number.
- The postage and insurance fee paid.
- The declared value.
- The shipping date.
- The ZIP Code™ for both the mailer and the addressee.

For example, a copy of the Click-N-Ship® Online Label Record or a copy of your confirmation e-mail is acceptable as evidence of insurance purchased online.

## **What Is Evidence of Value?**

Evidence of value may be one of the following:

- A sales receipt.
- An invoice or bill of sale.
- A cost statement for replacing Express Mail service documents.
- A copy of the money order receipt.
- A copy of the credit card billing statement.
- A final or complete transaction sheet indicating the amount deducted from an Internet account.
- A copy of the front and back of a canceled check.

## **What Is Proof of Damage or Missing Contents?**

For proof of damage or missing contents:

- Retain the article and mailing container, including the wrapping, packaging, and any contents that were received.
- Be prepared to provide an estimate of repair (if applicable).

The Postal Service may request more information or documentation for the purpose of processing your claim.

### **When Can You Expect Payment?**

A properly completed and supported claim is usually paid within 10–15 days after the Postal Service's Accounting Services receives the claim. If you have not received any communication within 20 days from the date you filed your claim, please call our toll-free number at 866-974-2733.

### **More Information About Postal Insurance**

For a fee, you may purchase insurance for merchandise, gifts, or other valuable items at the time you mail them. Note, though, that for each insured piece, you can purchase insurance from only one source — either online, at a Post Office retail window, or at an Automated Postal Center® (APC®) kiosk. Insurance is *not included* in postage fees or certain services, such as Delivery Confirmation™ service. Limited insurance is included in postage or fees for Express Mail, COD, and Registered Mail service.

If an insured item is lost or damaged, the Postal Service will reimburse you for the repair costs or the value of the article at the time of mailing, up to the amount of insurance you purchased.

### **Payment of Domestic Insurance Claims**

The Postal Service does not pay claims for more than the actual value of the article at the time of mailing or for more than the maximum amount covered by the insurance fee paid.

## What Types of Claims Are Payable?

The following types of claims are payable:

- The actual value of lost articles at the time and place of mailing.
- The cost of repairing a damaged article or replacing a totally damaged article (not exceeding the actual value of the article at the time of mailing or the amount of insurance coverage purchased).
- For the following items, the maximum indemnity allowed:
  - For negotiable items, gift cards, currency, or bullion, the maximum indemnity is \$15.
  - For bulk insured articles, indemnity is provided for the lesser of (1) the actual value of the article at the time of mailing or (2) the wholesale cost of the contents.
- Remittance due on a COD parcel not received by the mailer, subject to the limitations set by the standards for COD service.
- Reasonable costs incurred for duplicating documents, such as the following:
  - Copying service charges.
  - Notary fees.
  - Bonding fees for replacing stock or bond certificates.
  - Reasonable attorney's fees, if required to replace the lost or damaged documents.
  - Other direct and necessary expenses or costs, as determined by the Postal Service.
  - The face value of negotiable documents that cannot be reconstructed up to the amount of insurance coverage purchased, but not to exceed the \$25,000 maximum amount of insurance coverage available if sent by Registered Mail service.

- The extra cost of gift-wrapping, if the article was gift-wrapped and enclosed in another container for mailing.
- The cost of the outer container, if the container was designed and constructed exclusively for the article sent.
- The fair market value of stamps and coins of philatelic or numismatic value, as determined by a recognized stamp or coin dealer or current coin and stamp collector's newsletter and trade paper.
- Federal, state, or city sales tax paid on articles lost or totally damaged.
- Postage paid for sending damaged articles for repair. (The Postal Service must be used for this purpose.)
- Cost of digital storage items, film, or blank tape for photographic film, positives, negatives, slides, transparencies, videotapes, laser disks, digital photography, x-rays, magnetic resonance imaging (MRI) prints, computerized axial tomography (CAT) scan prints, etc.
- The cost of bees, crickets, or baby poultry destroyed by physical damage to the package or delay for which the Postal Service is responsible. (In the absence of indisputable evidence showing responsibility for death of these insects or animals, the Postal Service is presumed to be at fault if 10 percent or more are dead on delivery, and it will pay indemnity for all dead bees, crickets, or poultry; if less than 10 percent, the Postal Service is not presumed to be at fault.)
- The cost to file a lost ticket report with an airline company.
- The per-page copying cost to replace lost or damaged blueprints, schematics, etc.

## What Types of Claims Does Express Mail Cover?

In addition to the payable claims listed in the previous section, the following list presents other information that is relevant to claims made from the purchase of Express Mail services:

- Non-negotiable documents are insured against loss, damage, or rifling while in transit. Coverage is limited to \$100 per mailpiece (the unit on which postage is paid), subject to a maximum limit per occurrence of \$5,000. Claims for document reconstruction must be supported by a statement of the expense incurred for reconstruction. For this standard, “while in transit” begins when the Postal Service receives the insured article and ends when the article is delivered to the addressee or, if undeliverable, when the mailer receives the returned article.
- Non-negotiable documents include audit and business records, commercial papers, and such other written instruments that are for the conduct and operation of banks and banking institutions and that have not been made negotiable or cannot be negotiated or converted into cash without forgery.
- Non-negotiable documents can be on hard copy, disk, tape, microfilm, or other forms of data storage.
- Articles such as artwork, collector or antique items, books, pamphlets, readers’ proofs, repro proofs, separation negatives, engineering drawings, blueprints, circulars, advertisements, film, negatives, and photographs are considered merchandise, not documents. Indemnity for document reconstruction is paid as follows:
  - For reasonable costs incurred in the reconstruction of the exact duplicate of a lost or damaged non-negotiable document. Postal

insurance does not cover the cost of preparing the document mailed, or for the mailer's time in preparing the document mailed or reconstructed. Except for the per-page copying cost, postal insurance does not cover documents if copies of the lost document are available or if they could have been made before mailing.

- For reasonable reconstruction expenses incurred or obligated between the time of guaranteed or scheduled delivery and actual delivery.
- For loss sustained by the use of funds to maintain cash balances during the period of document reconstruction (based on the applicable Federal Reserve discount rate). The period begins at the scheduled delivery time and may not exceed 15 days.
- Catastrophic loss for multiple Express Mail articles, such as from a major fire, is limited to \$5,000, regardless of the number of Express Mail articles, or the identity or number of customers involved. Each claim resulting from a catastrophic loss is processed individually. If the preliminary adjudication exceeds \$5,000, the percentage of the sum represented by each individual settlement is applied to the \$5,000 to determine each claimant's pro rata share of the final settlement, not to exceed \$100 per piece.
- Merchandise insurance coverage is provided against loss, damage, or rifling and is limited to \$100. Additional insurance, up to a maximum liability of \$5,000, may be purchased for merchandise valued at more than \$100.
- For negotiable items, gift cards, currency, or bullion, the maximum indemnity is \$15.



- Event or transportation tickets (e.g., concert, theater, sport, airline, bus, or train tickets) are insured for loss or delay if they are received after the event date for which they were purchased if the delay is attributable solely to our failure to meet the guaranteed delivery standard under the terms and conditions for the Express Mail offering selected.

## What Types of Claims Are Not Payable?

For detailed descriptions of non-payable claims, refer to *Mailing Standards of the United States Postal Service*, Domestic Mail Manual (DMM®), Section 609. The DMM is available online at [http://pe.usps.com/text/dmm300/dmm300\\_landing.htm](http://pe.usps.com/text/dmm300/dmm300_landing.htm), or check at your local Post Office.

Here are some situations for which claims are not paid for insured mail, COD, Registered Mail, or Express Mail service:

- The claim is not filed within the defined time limits.
- The mailer or addressee failed to complete the required claim forms.
- Evidence of insurance coverage is not provided.
- The mailed article did not include the complete names and addresses of the mailer and the addressee, or the article was undeliverable as addressed to either the addressee or the mailer.
- The mailer refused to accept delivery of the parcel on return.
- The requested replacement value exceeds the actual value at the time and place of mailing.
- Loss, rifling, or damage occurred after delivery by the Postal Service.
- Loss or damage was caused by employees or agents of the mailer or addressee.

- The loss occurred after the items were signed for by the addressee or the addressee's agent, or by the delivery employee if authorized under the applicable standards, or if the items were sent COD without the addressee's consent.
- Non-mailable items, prohibited items, or restricted items were not prepared or mailed according to postal standards, or any item was packaged in such a manner that it could not have reached its destination undamaged in the normal course of processing the mail.
- Items were not properly wrapped for protection, resulting in damage to items by abrasion, scarring, or scraping.
- The fragile nature of an article prevented its safe carriage in the mail, regardless of packaging.
- Perishable contents froze, melted, spoiled, or deteriorated.
- Adult birds were sent by Express Mail service without physical damage to the container.
- The death of baby poultry was caused by shipment to points where delivery could not be made within 72 hours from the time of hatching, unless it is determined that transportation was in place to achieve the 72-hour target.
- The death of honeybees, crickets, and harmless live animals was not the fault of the Postal Service. (Mailing of these insects and animals is subject to mailing standards outlined in DMM 601.9.0.)
- Damage was caused by shock, transportation environment, or x-ray, when there is no evidence of damage to the mailing container.
- The claim is for radioactive damage, electrical or magnetic damage, or erasure of electrical recordings (such as to items that are subjected to x-ray screening).

- The loss resulted from delay of the mail, unless sent by Express Mail and the delay is attributable solely to our failure to meet the guaranteed delivery standard under the terms and conditions for the Express Mail service selected.
- Negotiable items (instruments that can be converted to cash without resorting to forgery), currency, or bullion valued in total at more than \$15 per shipment were sent by Express Mail service, except under DMM 609.4.2c.
- The claim is for the cost of creating or re-creating film items (as described in the next sentence), or for the photographer's time and expense in taking photographs. Film items include the following: positives, negatives, slides, transparencies, videotapes, laser disks, digital photography, x-rays, magnetic resonance imaging (MRI) prints, computerized axial tomography (CAT) scan prints, etc.
- Event or transportation tickets (e.g., concert, theater, sport, airline, bus, or train tickets) were received after the event date. These items are insured for loss, but not for delay or receipt after the event date for which they were purchased unless they were sent by Express Mail service and the delay is attributable solely to our failure to meet the guaranteed delivery standard under the terms and conditions of the Express Mail offering selected.
- The claim is for consequential loss of an Express Mail item, except under DMM 609.4.2a3.
- The claim is for consequential loss rather than the actual value of the article.
- The claim is based solely on sentimental rather than actual value.
- The claim is for loss of income, penalties, etc. due to lost or damaged computer software.

- The claim is for recompense for personal time used to make hobby items, craft items, or similar handmade items.
- The claim is for recompense for personal time required to replace documents.
- The claim is for costs incurred for estimates and appraisals.
- The claim is for recompense for winnings or potential winnings from lottery tickets, sweepstakes tickets, contest entries, and similar items.
- The claim is based on circumstances beyond our control (including but not limited to labor strikes, wars, storms, etc.).
- Part or all of the contents were officially seized while in the military postal system.

## **What If Your Insurance Claim Is Denied?**

If your claim is denied and you wish to appeal the decision, send a copy of the denial letter and a written appeal focused on the basis of the denial within 60 days from the date of the denial letter to the following address:

CLAIM APPEALS  
US POSTAL SERVICE  
ACCOUNTING SERVICES  
PO BOX 80141  
ST LOUIS MO 63180-0141

If the original claim was submitted online at [www.usps.com](http://www.usps.com), you may submit your appeal online using your customer account.

## **Final Postal Service Decision**

If the Postal Service does not change the original decision denying your claim and you wish to file a final appeal on the decision, you can send another written appeal focusing on the basis of the denial within 60 days from the date of the second denial letter to the following address:

VICE PRESIDENT & CONSUMER ADVOCATE  
US POSTAL SERVICE  
DOMESTIC CLAIMS APPEALS  
475 L'ENFANT PLZ SW RM 4541  
WASHINGTON DC 20260-0343

## **How Can You File a Registered Mail Inquiry?**

If you are trying to find out the status of a Registered Mail article, first check [www.usps.com](http://www.usps.com) to determine if it has been delivered or if delivery has been attempted. If it has been 15 days since you have mailed the Registered Mail item, and if the mailpiece cannot be located and you declared value for it, you or the addressee may file an insurance claim. But if you did not declare value for the Registered Mail article, then only you (as the mailer) may file an inquiry online or by using PS Form 1000. Mail or take the completed PS Form 1000 to a local Post Office. For merchandise return service, only the permit holder may file an inquiry.

## **When Can You File an Inquiry?**

The mailer may not file any inquiry until 15 days after the mailing date of the article.

## **Duplicate Inquiries**

A duplicate inquiry may not be filed sooner than 30 days after the original inquiry.

## Frequently Asked Questions

### **What happens if the package is delivered after I have been paid for the claim?**

If the article is not damaged, you should reimburse the Postal Service the full amount you were paid. If the article is damaged or has depreciated in value, or if some of the contents are not intact, we will inform you of the amount to reimburse the Postal Service.

### **Will my postage be reimbursed?**

If the article was lost or if all of the contents were totally damaged, you may include the postage paid when you file a claim.

### **Are insurance fees reimbursed?**

Insurance fees are not reimbursed because they cover the cost of providing you with insurance.

### **What if both the mailer and the addressee file a claim for payment?**

The mailer and addressee need to decide who is to receive payment. Otherwise, payment is made to the mailer.

## For More Information

For more information about insurance claims, visit your local Post Office or our web site at [www.usps.com/ship/file-insurance-claims.htm](http://www.usps.com/ship/file-insurance-claims.htm).

DMM 609 contains detailed information about filing domestic claims. DMM 503 contains detailed information about filing inquiries for Registered Mail articles with no declared value. The DMM is available online at [http://pe.usps.com/text/dmm300/dmm300\\_landing.htm](http://pe.usps.com/text/dmm300/dmm300_landing.htm).

## Need Other Information?

For other postal-related information, visit [www.usps.com](http://www.usps.com) or call 800-ASK-USPS (800-275-8777).



