

Domestic Mail Manual

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1.0 General Filing Instructions

1.1 Extra Services With Indemnity

A customer may file an indemnity claim for insured mail, COD items, Registered Mail with postal insurance, or Priority Mail Express. See Publication 122, available on www.usps.com, for additional information.

1.2 Bulk Insured Claims

Mailers authorized to mail at bulk insured prices under [503.4.0](#) will receive instructions for filing claims from their postmaster or designee, including specific claim numbers to be used when filing claims. At some time in the future, electronic filing of indemnity claims will become mandatory. Prior to mandatory electronic claims filing, customers will be provided with the format instructions for the new electronic (soft copy) of Form 3877 and instructions for electronic filing of indemnity claims.

1.3 Who May File

A claim may be filed by:

- a. Either the mailer or addressee, for damaged articles or articles with some or all of the contents missing.
- b. Either the mailer or addressee who is in possession of the original retail mailing receipt, or in possession of the online label record or computer printout of the Web-based application as described in [3.1d.](#), for lost articles.
- c. Only the merchandise return permit holder, for merchandise return service (MRS) parcels that are registered or insured as indicated by the permit holder on the MRS label.
- d. Only the mailer, when the mailer has added and paid for insurance on merchandise return service parcels.
- e. Only the mailer, for insured or collect on delivery (COD) parcels paid using eVS under [705.2.9](#).

1.4 When to File

File claims as follows:

- a. *Damaged or Missing Contents:* customers should file a claim immediately but must file no later than 60 days from the date of mailing.
- b. *Lost Articles:* customers must file a claim within the time limits in the chart below.

MAIL TYPE OR SERVICE	When to File (from Mailing Date)	
	No Sooner Than	No Later Than
Priority Mail Express	7 days	60 days
Priority Mail Express COD	15 days	60 days
Registered Mail	15 days	60 days
Registered COD	15 days	60 days
Insured Mail (including Priority Mail under 503.4.2)	15 days	60 days
COD	15 days	60 days
APO/FPO Priority Mail, Express Military Service	21 days	180 days
APO/FPO/DPO Insured Mail and registered Mail (Priority Mail, First-Class Mail, SAM, or PAL)	45 days	1 year
APO/FPO/DPO Insured Mail (Surface only)	75 days	1 year

1.5 Where and How to File

1.5.1 Claims Filed Online

Domestic indemnity claims should be filed online (preferred) at www.usps.com/domestic-claims for domestic insured mail, COD, Registered Mail with postal insurance, and Priority Mail Express. Proof of value is required and should be submitted online as an uploaded file (.pdf or .jpeg). Evidence of insurance must be retained by the customer until the claim is resolved. Upon written request by the USPS, the customer must submit proof of damage (see [2.0](#)) for damaged items or missing contents, in person to a local Post Office for inspection, retention, and disposition in accordance with the claims decision.

1.5.2 Claims Filed by Mail

Customers may file a claim by completing a Form 1000 and mailing the original copy to the address indicated on the form, accompanied by proof of value. Obtain Form 1000 by calling 1-800-332-0317, option 9. For pieces with multiple extra services, the customer must provide original receipts for all services purchased. Upon request by the USPS, the customer must submit proof of damage under [2.0](#) for damaged items or missing contents.

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2.0 Providing Proof of Loss or Damage

If a claim is filed because some or all of the contents are missing or damaged, the addressee must retain the mailing container, including any damaged articles, all packaging, and any contents received. Upon written request by the USPS, the addressee must make this proof available to the local Post Office for inspection, retention, and disposition in

accordance with the claims decision. Failure to do so will result in denial of the claim.

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3.0 Providing Evidence of Insurance and Value

3.1 Evidence of Insurance

For a claim involving articles listed in 1.1, the customer must retain evidence showing that the specific USPS service was purchased, until the claim is resolved. Examples of acceptable evidence are:

- a. The original mailing receipt issued at the time of mailing (retail insured mail, Registered Mail, and COD receipts must contain a USPS postmark). For insured mail, a photocopy of the original mailing receipt is acceptable.
- b. The outer packaging showing the names and addresses of the sender and the addressee and the proper label showing that the article was sent insured, COD, Registered Mail with postal insurance, or Priority Mail Express. (If only the outer packaging is submitted, indemnity can be limited to \$100 for insured, \$50 for COD, \$100 for Registered Mail, and \$100 for Priority Mail Express.)
- c. For Priority Mail Express items accepted under a Priority Mail Express Manifesting agreement in 705.2.0, a copy of the manifest page showing the Priority Mail Express label number for the item; the manifest summary page for the mailing date of the piece; a copy of Form 3152-E round-dated by the accepting Post Office; and a copy of the USPSCA monthly statement that lists the label number and postage for the mailpiece. If the customer purchased additional insurance, a copy of the round-stamped Form 3877 also must be submitted.
- d. For insurance or COD, purchased online, a printed electronic online label record or a computer printout from the application used to print the label and purchase the insurance. The printout must identify the USPS Tracking number of the insured parcel, total postage paid, insurance fee paid, declared value, mailing date, origin ZIP Code, and delivery ZIP Code. Additionally, either a postmarked (round-dated) original mailing receipt (Form 3877 firm sheet), or an electronic shipment acceptance scan (generated from Form 5630) followed by a valid acceptance scan event or a physical scan event must also be available as evidence of mailing, in addition to the online record.
- e. For insured mail or COD mail paid using MMS or eVS under 705.2.0, the mailer must use one of the following:
 1. A Detail Record in their Shipping Services file version 1.6 or higher, with recipient name and address information for the accountable extra services pieces in the mailing.
 2. A printout of the part of Form 3877 that identifies the parcel by article number, the package identification code (PIC) of the insured or COD parcel, total postage paid, fee paid, declared insured value, amount due sender if COD, mailing date, origin ZIP Code, and delivery ZIP Code reported in the parcel record in the manifest file.

3.2 Proof of Value

Either the mailer or the addressee must submit acceptable proof to establish the cost or value of the article at the time it was mailed. Proof of value should be submitted electronically or attached to the claim form under 1.5; otherwise, the claim cannot be processed. Other proof may be requested to help determine an accurate value. Examples are:

- a. A sales receipt, paid invoice or bill of sale, or statement of value from a reputable dealer.
- b. Paid repair bills; if the claim is for partial damage, estimates of repair costs or appraisals from a reputable dealer. Repair costs may not exceed the original purchase price.
- c. Receipt or invoice for the costs incurred to buy a surety bond required to reissue a lost item.
- d. Receipt or invoice of costs incurred for the reconstruction of nonnegotiable documents.
- e. A copy of a credit card statement or other documentation indicating the amount paid.
- f. For Internet transactions conducted through a Web-based payment network that offers payment services through a stored value account, provide a computer printout of the online transaction identifying the purchaser and seller, price paid, date of transaction, description of item purchased, and assurance that the transaction status is completed. The printout must clearly identify the Web-based payment network provider through which the Internet transaction was conducted.

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4.0 Claims

4.1 Payable Claim

[1-17-16] Insurance for loss or damage to insured, COD, or Registered Mail within the amount covered by the fee paid, or the indemnity limits for Priority Mail, or Priority Mail Express (under 4.2), is payable for the following:

- a. Article's actual value when mailed.
- b. Cost of repairing a damaged article or replacing a totally damaged article not exceeding actual value of the article at the time of mailing.
- c. Remittance due on a COD parcel not received by the sender, subject to the limitations set by the standards for COD service.
- d. Reasonable costs incurred duplicating documents such as:
 1. Copying service.
 2. Notary fees.
 3. Bonding fees for replacement of stock or bond certificates.
 4. Reasonable attorney's fees if required to replace the lost or damaged documents.
 5. Other direct and necessary expense or cost, as determined by the USPS.
 6. Face value of negotiable documents that cannot be reconstructed up to the amount of insurance coverage bought, but not to exceed the \$50,000 maximum amount of insurance coverage available if sent by Registered Mail.
- e. Extra cost of gift wrapping, if the gift-wrapped article was enclosed in another container when mailed.
- f. Cost of outer container, if designed and constructed for the article sent.
- g. For stamps and coins of philatelic or numismatic value; the fair market value is determined by a recognized stamp or coin dealer or current coin and stamp collectors' newsletters and trade papers. The date of the fair market value determination must be current and prior to the mailing date.
- h. Federal, state, or city sales tax paid on articles lost or totally damaged.
- i. Postage (not fee) paid for sending damaged articles for repair. (The USPS must be used for this purpose. Other reasonable transportation charges may be included if the USPS is not available.)
- j. Cost of film stock or blank tape for photographic film, negatives, slides, transparencies, videotapes, laser disks, x-rays, magnetic resonance imaging (MRI) prints, computerized axial tomography (CAT) scan prints, etc.