

# Be Sure You're Insured



Don't rely on carrier liability by assuming it's "insurance."

Know the key differences in coverage between your InsureShield® shipping insurance policy and what is offered by the carrier.



## INSURESHIELD® COVERAGE

Shipments are covered for **porch-pirated theft**.



Claims for **concealed damage** (internal damage) may be filed **up to 90 days** after the delivery date.



**Expedited reshipment** costs can be covered **up to 20%** of the insured value.



**Claims** can be filed **up to 9 months** from the estimated date of delivery.



**Coverage up to invoice value of the goods plus shipping.**



## CARRIER LIABILITY<sup>1</sup>

Packages are **not** protected once delivered.

Parcel/postal carriers **do not** cover concealed damage. Some LTL carriers cover this, but damage must be reported within 5 days of delivery.

**No** expedited reshipment coverage.

Depending on the carrier and service level, shippers can be required to file claims within **120 days** of delivery or less.

Generally, small package carriers pay claims based on **replacement value** of the goods, and some LTL carriers may settle claims based on the weight of the shipment, regardless of its value.

## Insuring Better Shipping Experiences™

<sup>1</sup>The carrier liability information was summarized from reviews conducted in 2023 of websites and terms and conditions of service documents from leading transportation carriers.

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