

Why shipping protection is no longer a nice to have

Consumers now expect shipping protection as part of the online shopping experience...not just for expensive items.

Shipping Protection Moves from Perk to Purchase Driver



Consumers increasingly view shipping protection as a standard part of the online shopping experience, not just a premium add-on for high-ticket items. In fact, **64% say it's extremely or very important when making a purchase, and 90% place at least some level of importance on having it available.**

As expectations rise, more consumers are seeking out retailers who offer this option: **43% say they would prefer to shop with a brand that includes shipping protection at checkout, while another 49% consider it a valuable bonus.**

This growing demand reflects a larger shift in consumer mindset. As package theft, delivery delays, and damage become more common, shipping protection has evolved from a “nice-to-have” to a key trust-builder that can influence where (and whether) consumers complete a purchase.



64%

Say shipping protection is important when making online purchases



72%

Want protection fees to be clearly optional and explained



48%

Prefer to manually opt in to shipping protection



73%

Would likely protect jewelry or luxury goods

Trust Hinges on Transparency at Checkout

While shipping protection is valued, consumers are quick to lose trust when it's not clearly communicated. **Nearly three-quarters (72%) say they appreciate when protection fees are clearly explained and optional, and 71% say that coverage from a trusted provider increases their confidence in the retailer.** But transparency gaps can quickly erode that trust. 16% of consumers express concern about hidden charges, and 12% perceive optional insurance as a “sneaky” way to tack on extra fees.

Key Insights

- ✓ Consumers are most likely to purchase shipping protection when the risk of loss feels personal.
- ✓ Electronics (79%) and luxury goods like jewelry (73%) top the list of items consumers are most inclined to insure, followed by collectibles and home furnishings.
- ✓ While order value is the leading factor influencing this decision (cited by 81%), product type also plays a major role. 71% say the nature of the item impacts whether they add protection.

These perceptions highlight the need for clear, upfront communication. Shoppers don't just want the option of protection, they want to feel in control of the decision. **When brands provide clarity around coverage terms, pricing, and partners, they not only build trust but also reduce friction at checkout.**

Consumers want control over how shipping protection is presented and added to their purchase.

This signals a clear preference for agency: shoppers want to feel they are making an informed choice, not being nudged into added costs.



The key is visibility without pressure. When shipping protection is offered as a clear, optional value-add, rather than a default setting, consumers are more likely to view it positively and follow through with the purchase. **The more transparent and customizable the experience, the more confident and loyal the customer.**