

General Insurance Claims Guide

1 Introduction

This document provides a general guide for filing insurance claims, applicable to scenarios such as lost, damaged, or missing contents in insured mail or property claims. Always refer to your specific insurance provider's guidelines for detailed requirements.

2 Determine Filing Period

For damaged items or missing contents, file immediately but no later than 60 days from the mailing date. For lost items, check the specific filing period for the service used (e.g., Priority Mail Express or Registered Mail), typically within 1 year from the mailing date.

3 File the Claim

Online (Preferred): Use your insurance provider's online portal (e.g., USPS.com for postal claims).

By Mail: Complete the claim form provided by your insurer and attach all required documentation. Mail to the address specified by the provider.

Required Documentation:

- Outer packaging showing sender and addressee details.
- Proof of insurance (e.g., printed electronic label record).
- Photos of damage and an estimate of repair costs from a reputable dealer (if applicable).

4 Track and Follow Up

- Save all evidence until the claim is resolved.
- Check the claim status online or contact the provider for updates.
- Be prepared to present the entire package for inspection if requested (e.g., at a local Post Office for USPS claims).

5 Additional Notes

- **Timeliness:** Each insurance service has specific filing deadlines. Review your policy or the Domestic Mail Manual (DMM) for details.
- **Accuracy:** Provide accurate details to avoid claim rejection. Do not exaggerate claims.
- **Mortgage Lenders:** If your claim involves property with a mortgage, the lender may be a co-insured and must endorse the payment check.

6 Resources

For more information, visit your insurance provider's website or contact their customer service. For USPS claims, refer to <https://www.usps.com>. For general insurance inquiries, check <https://www.iii.org>.