

Shipping insurance coverage and claims (includes ShipCover)

GUIDE.SUMMARY What If the shipment is lost or damaged while in transit, a shipping insurance claim can be filed with the carrier. Shipping insurance protects sellers should an item become lost or damaged in transit. How To purchase insurance

An option to purchase insurance is provided while you're [creating your shipping labels](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1007#instructionscreating your shipping labels) on eBay. When purchasing your shipping label, you'll be able to choose "Additional options". One of these additional options is to "Add additional liability coverage insurance". The additional liability coverage amount must be equal to or less than the price of the item, also referred to as "declared value".

To file an insurance claim

Important: If an item was damaged during shipping, the buyer needs to retain all packing materials and keep them exactly as it was when they received it. The item and packing materials may be used during the investigation process.

Note: Steps may vary slightly depending on the shipping carrier

The buyer notifies the seller of the loss or damage.

The seller submits an insurance claim.

The shipping carrier may request a drop off or pickup of the package so they can investigate the damage, or they may request photos.

Once the item with all the packaging has been taken for investigation, the buyer or seller will receive a claims receipt from the shipping carrier.

If the claim is valid, the shipping carrier will notify the seller of the results. Some shipping companies only notify the sender, while others may notify both parties.

The seller receives a refund.

When an item's value exceeds the carrier's liability coverage you may consider purchasing additional insurance.

Why

Sellers are responsible for making sure items get to their buyers in a reasonable time frame and in the condition as described in the listing. Shipping insurance provides sellers with additional

protection and potential reimbursement from the shipping carrier in the event something goes wrong.

This article covers

- Shipping insurance claims and time frames
- General information
- Carrier-specific information for USPS, FedEx, and UPS
- ShipCover coverage

GUIDE.RELATED_LINKS

Related Help pages

- Purchasing shipping insurance

<http://pages.ebay.com/help/pay/shipping-insurance.html>

- Adding ShipCover insurance

<http://pages.ebay.com/help/pay/shipcover.html>

Related CSKB articles

- Shipping overview
- Shipping labels overview (includes USPS, UPS, and FedEx details)
- Related external sites
- FedEx

<https://www.fedex.com/en-us/shipping/declared-value.html>

- UPS

<https://www.ups.com/us/en/support/shipping-support.page>

- ShipCover

<http://www.shipcover.com/>

- USPS - File a claim

<https://www.usps.com/help/claims.htm>

GUIDE.TALKING_POINTS

- General talking points
- Contact information for claim-related questions
- USPS: 1-800-275-8777

ShipCover: ShipCoverClaims@pipinsure.com FedEx:
1-800-463-3339 UPS: 1-800-742-5877 Only use the UPS phone
number for shipping labels printed off-eBay. This is because if used on eBay labels, UPS will ask for
the eBay UPS account number, and its not a positive experience for our customers.
For shipping labels printed on-eBay, see below.
Coverage offered by shipping carriers To learn more about the kinds of coverage
offered by shipping companies, please visit:
 http://pages.ebay.com/help/pay/s
hipping-insurance.html Adding ShipCover insurance
 http://pages.ebay.com/help/pay/shipcover.
html Violation for indicating that buyers have to request shipping
insurance We don't allow charging a separate or optional fee for insurance. This
helps prevent excessive shipping and handling costs. It also helps prevent listings with misleading or
confusing language when describing shipping terms and conditions. You can learn
more about our shipping guidelines at
 http://pages.ebay.com/help/polic
ies/selling-practices.html If youre selling items that you feel warrant
insurance, we recommend that you include the cost of insurance coverage in the shipping cost or in
the item price. It is not necessary to tell the buyer
of
included
insurance unless the listing indicates that insurance is included at no
additional cost. Filing an
insurance claim Who: While either party can open a shipping
claim with some shipping carriers, we recommend that the seller opens the claim and also receives
the refund. This prevents the buyer from potentially receiving a refund through both an eBay Money
Back Guarantee claim and a shipping insurance claim. If an eMBG case is opened,
the seller must file the insurance claim (not the buyer).

 Responsibilities: Buyer - We ask that you cooperate with the shipping carrier to resolve the claim. If the shipping carrier requests more information, please promptly provide that information to them. Please don't return the item to the seller unless instructed by the shipping carrier. For items damaged in shipping, you'll need to keep the item in the same condition you received it and all of the packaging and contents. The shipping carrier may request to inspect the shipment. They may ask that you make the item and packaging available for the carrier to inspect or they may ask you to drop off the package at a local office. Each carrier's process is different. Seller - You're responsible for the item arriving to your buyer in a timely manner and in the same condition as described in your listing. This means if the item is lost, it's your responsibility to work with the shipping carrier to locate the package. If the item is damaged, it's your responsibility to work with the shipping carrier to resolve the damage claim. Unless instructed by the shipping company, don't ask the buyer to return the item to you. Doing so could cause you to lose your shipping insurance claim. Recommend the seller receive the refund Typically, the seller receives the refund from the shipping carrier as the sender and insurer of the item. If the shipping carrier allows either the seller (sender) or the buyer (receiver) to receive the refund, we recommend that the seller receive the refund. This prevents the buyer from receiving a refund through both an eBay Money Back Guarantee claim and shipping insurance claim. No set timeline for refund There isn't a set timeline for when a shipping claim is verified and a refund is issued. Verification of the shipping claim depends on the actions of the buyer, seller, and shipping carrier. Ultimately, the shipping agreement is made between the seller and the shipping carrier, so it's up to the seller and the shipping carrier to resolve the claim. <h3>Shipping Insurance and eMBG</h3> Can we close an INR/SNAD claim once an insurance claim is opened? Once we have proof the insurance claims process has been initiated, we should close the case and pay out the

buyer. <https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1567> Returns guide or <https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1566> INR guide for more details about shipping insurance and eMBG.

The buyer must work with the carrier to make the item available for inspection.

Do we need to wait until the completion of the insurance claim process to close an eBay Money Back Guarantee claim?

No, we don't need to wait for the outcome of a claim to make a decision.

Once the seller states their intention to pursue a claim, it is their responsibility to contact the shipping carrier and follow through with the claim.

What if the buyer refuses to work with the insurance claim and returns the package without permission?

We recommend that buyers work with their sellers when there is an issue with an item. However, sometimes a buyer will return an item without permission from the seller or eBay, or they choose not to work with the shipping carrier. You may want to contact your shipping carrier to see what details are required for your claim.

We are unable to stop a buyer from sending an item back. We also can't force a buyer to work with the shipping carrier.

If the buyer refuses to work with the seller's shipping insurance, we are unable to grant a seller an appeal on that basis alone. If the buyer already returned the package without eBay's or the seller's permission, please inform the seller that they are obligated to refund the buyer. The seller may be able to offer a partial refund for the item in certain use cases. Please see <https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1093>

[Refunding a buyer](#)

[GUIDE.DETAILED_INFORMATION](#)

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1015&ViewLocale=en_US#tabs-1 ShipCover

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1015&ViewLocale=en_US#tabs-2 > USPS

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1015&ViewLocale=en_US#tabs-3 > FedEx

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1015&ViewLocale=en_US#tabs-4 > FedEx SmartPost

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1015&ViewLocale=en_US#tabs-5 > UPS

 ShipCover coverage - what, how much, and to where

 ShipCover is an alternative shipping insurance service that is available only when you print a USPS shipping label on eBay. You can purchase ShipCover protection for the selling price of your item or items - up to \$1,000 per package. If you're using Priority Mail Express and </a

<http://pe.usps.gov/text/dmm300/503.htm#ep1233501> > some Priority Mail labels, USPS insurance is already offered up to \$100.00 at no additional cost. It's a good idea to take advantage of this insurance if your selling price was \$100 or less. ShipCover coverage doesn't provide insurance for the cost of shipping, only for the price of the item or items. ShipCover insurance can be used with all USPS services, including Priority Mail Express, for domestic and international packages. For international packages, some locations are excluded. ShipCover excludes (this list is subject to change at any time): Belarus Cote d'Ivoire (Ivory Coast) Cuba Iran North Korea Myanmar Russian Federation Sudan Syrian Arab Republic Zimbabwe

Differences between ShipCover and USPS The cost of ShipCover insurance is often lower than USPS or equal to USPS. The ShipCover's insurance claim process is different than USPS. It can often be quicker and more efficient. With ShipCover

insurance, a seller can open the insurance claim through the Shipping labels section of eBay. The buyer then verifies the claim easily through the Order details page of the listing or by the email that is sent to them as soon as the seller opens the claim.

- ShipCover
- ShipCover is available through the USPS label flow, since this is directly linked back to eBay.
- ShipCover rates
- ShipCover insurance costs \$1.65 for every \$100.00 worth of coverage.
- In addition to its base rates, ShipCover also charges a Surplus Lines Tax of 3% and a Surplus Lines Stamping fee of 0.20%. The Surplus Lines Stamping fee is not charged on orders under \$100.00.
- The Surplus Lines Tax covers the California State Tax for ShipCover.
- The Surplus Line Stamping Fee is paid to the California Stamping Office.
- Items not covered by ShipCover
- There are items that aren't covered by ShipCover. As this list can update often, please visit <http://pages.ebay.com/insurance/shipping/coverage.html>
- Member not eligible for ShipCover
- From the eBay end, we're not able to view why this would happen, but you can call PIP (1-877-325-2462 or visit the website to find the reason: <http://www.pipinsure.com/Contact.html>
- Internal Information
- Once the seller loses eligibility, they won't be able to regain eligibility at all in the future.
- Time frame for opening a ShipCover claim
- For a lost package, a claim can be opened within 30 days.
- For a damaged package, you must wait 7 days after the transaction ends, to open a claim.
- Claims can be submitted up to 90 days from the date the insurance was purchased.
- Note: Some ShipCover emails are not being sent to buyers after 30 days. Sellers can still contact ShipCover after 30 days for assistance
- Time frame for receiving refund
- ShipCover usually refunds within 7 days of the claim being verified.
- USPS insurance coverage overview
- USPS insurance

can be purchased for up to \$5,000 of coverage for lost or damaged items. If USPS insurance is purchased online, it automatically includes Delivery Confirmation. You can learn more about rates for USPS insurance coverage and differences between insurance bought online and in-store at:
 http://pages.ebay.com/help/pay/shipping-insurance.html#usps Requirements for opening USPS insurance claim You need 3 things to file a claim: The label or tracking number found on your online label record, package label, or sales slip. The number is between 20 and 34 characters long and may include both letters and numbers. Proof of value and damage. If you're filing in person, you'll be asked for a receipt or invoice. If you're filing online, you'll need to upload a .pdf or .jpeg of the sales receipt or invoice. Evidence of insurance and proof of purchase. If purchased online, use the transaction number. If you shipped your package from a Post Office location, find your sales receipt or other proof to show the item was sent with insurance Internal Information See Talking Points Filing an insurance claim for more on who should file plus buyer and seller responsibilities. Time frame for opening a USPS claim You can open a claim immediately when you realize the package is lost or damaged. You have 60 days from the date of mailing to open a claim. Time frame for receiving a refund Claims are usually paid within 30 days. FedEx insurance coverage overview You can learn more about filing a claim at http://www.fedex.com/us/fcl/pckgenvlp/online-claims/index.html You can file a claim online by using the "Start a Claim" button on the page listed

above.

- FedEx declared value and limits of liability
- FedEx automatically covers \$100.00 in declared value. Beyond that, you'll need to pay a premium for further coverage.
- Time frame for opening a FedEx claim
- For domestic items, your claim needs to be opened within 9 months.
- For international shipments, your claim needs to be opened within 60 days.
- Time frame for receiving a refund
- It usually takes FedEx between 5 to 10 days to make a decision on a case.
- Can teammates reach out to FedEx directly?
- If the member contacted FedEx for help on their claim, but were told that they couldn't be helped because they weren't on the eBay FedEx account, you're empowered to contact FedEx Claims.
- eBay teammates should reach out to FedEx Claims by emailing claims.status@fedex.com via Outlook. Please check that the email address is typed correctly, so it doesn't come back as undeliverable.
- Important: This email is internal. Do not share with members.
- Important: FedEx cannot help with SmartPost claims. Neither eBay nor FedEx will be able to provide pending status updates. For help with SmartPost claims, visit the <http://pages.ebay.com/sellerinformation/ship-smart/ebay-shipping-partners/fedex-smartpost-faq/> SmartPost FAQ in the Seller Information Center.
- Important: eBay teammates can provide FedEx with the member name and tracking number only. Do not share additional personal information, including items bought and sold.
- FedEx Claims may take between 5-7 business days to reply to you. This time frame should be communicated to the member.
- When you receive an answer from claims.status@fedex.com, please ensure you follow-up with the member.
- Please have the member reach out to FedEx directly if they would like updates on the processing of the claim they have filed. To contact FedEx, go to

<http://www.fedex.com> and click Support.

Rules for filing a claim with FedEx SmartPost

FedEx SmartPost lost or damaged claims will ONLY be granted by FedEx when the tracking status of the package states that it was lost or damaged while in FedEx custody. In other words, if the tracking status doesn't state Damaged, unable to deliver shipment - Please contact shipper/merchant for details. Then there is no need to submit a claim, or advise a member to submit a claim. SmartPost is not a guaranteed service and once FedEx hands the package off to USPS for delivery, there is no insurance coverage. To file a SmartPost claim You must wait 20 business days after the most recent tracking status update before a claim for a lost package can be reviewed. A seller should only submit a claim if the tracking status states Damaged, unable to deliver shipment - Please contact shipper/merchant for details. All claims must be filed within 90 days of the package's physical entry into the FedEx system. When a claim is approved, the purchase price (up to \$100.00) of the item will automatically be credited to the seller on the next monthly eBay invoice. Please note that status updates for pending claims will not be available through eBay or FedEx. After a SmartPost claim is filed

Timeline for SmartPost claim

If a claim is approved, you'll automatically receive the approved credit on your next monthly eBay invoice following the month the claim was approved. Please note that neither eBay nor FedEx will be able to provide pending status updates. You can expect up to 30 days for claims to be reviewed and processed.

Filing FedEx SmartPost claim for combined shipping

If you combine orders, SmartPost will only allow one claim up to \$100 of the purchase price for the entire shipment. You won't be allowed to file separate claims for each order. FedEx SmartPost claim and credit timeframes

Claims are collected and batched at eBay and sent to FedEx SmartPost once a week on Mondays

The claim investigation process usually takes ~4 weeks

FedEx makes all decisions on SmartPost claims approved or denied

eBay will receive a results file back from FedEx (~4 weeks later)

At that time, the credits are posted to the eBay seller's account, for the claims that were

originally submitted ~4 weeks prior The credits are processed via a BCD file by Global Billing & Payments Internal Information Please note that teammates cannot piggyback into the SmartPost claim through the member's account. This is not a bug. *Please do not escalate FedEx SmartPost claim issues to the FedEx Disputes DL as they do not have any visibility on these claims. Reminder that the only claims that will be granted by FedEx are those where the tracking states Damaged, unable to deliver otherwise there is no insurance coverage on SmartPost shipments. More information on UPS shipping insurance claims How do I file a claim with UPS? Visit our Shipping Insurance help page http://pages.ebay.com/help/pay/shipping-insurance.html for the UPS shipping insurance and claims process. UPS says eBay was paid for the claim. Will I receive the payment? Yes, if UPS pays eBay by mistake we will proactively notify UPS weve received a payment and they are to issue a check to the sellers shipping address on the corresponding order. Check processing can take roughly two weeks. UPS says eBay was paid for the claim. Why does my payment go to eBay? The payment is supposed to be sent to you directly so you have the ability to choose if its cashed or deposited and where that payment ultimately goes. Well have UPS correct any payments sent to eBay automatically. How long will the claim processing take? Claim processing and payment may take up to 4 weeks during non-peak seasons. I want to check on the status of my claim. UPS wont tell me anything and its been weeks. Is there anything eBay can tell me? Yes, we will be happy to reach out for a status update from UPS for any claim filed more than two weeks ago. Internal Information Send an Outlook email to UPSDisputes@ebay.com. Once the team responds, you are to use their response to communicate with the seller in your own words. Note: This is an internal email address only, not to be shared with members. Messages sent from our members will return undeliverable. Subject: UPS Claim Status Check - SELLERID Seller User ID: eBay Item #: Tracking #: Damage or Loss: Exact email address the seller used to file: How many

weeks ago was the claim filed: (less than 2 weeks is too early for a status update) If you didn't purchase your UPS label through eBay, you'll need to [file a claim with UPS](https://www.ups.com/us/en/support/file-a-claim.page) directly. Loss and Damage Claims are subject to the [UPS Tariff/Terms and Conditions of Service](https://www.ups.com/us/en/help-center/legal-terms-conditions/tariff.page?loc=en_US); in effect at the time of shipping.

GUIDE.INSTRUCTIONSSTEPS_TO_RESOLVE

 Find the type of shipping insurance you purchased

- To learn what type of insurance you purchased for your item:
 - Go to My eBay.
 - Click Shipping Labels (located on the left).
 - Input the item number and date range.
 - Click on Shipping Type (e.g. USPS Priority Mail). Details about the package can be found here, including the insurance type.
- File an insurance claim - ShipCover
 - Log in to My eBay.
 - In the Activity tab, under Sell, click Shipping labels.
 - Locate the item. In the Actions column to the right, click More Actions, then select Create Claim.
 - Fill in the claim form information:
 - In the Claim type drop-down menu, select the option that describes why you're filing a claim.
 - Under Claim amount, enter the amount you want to claim. Usually, this will be the full insured amount. However, if you shipped multiple items and only 1 arrived damaged, you should enter the value for that 1 item only.
 - Review the information you entered, then click File the claim. An email will be sent to the buyer, asking them to complete the verification process.
- Verify a ShipCover claim (Buyer) Note: If the buyer has opened an eMBG case for the item, ShipCover will automatically consider this verification. To verify a ShipCover claim:
 - Log in to My eBay.
 - In the Activity tab, click Purchase History.
 - Locate the item. Then, in the Actions column to the right, click More Actions and select Order details.
 - Click Verify shipping insurance

claim, and fill out the form.

View ShipCover claim status

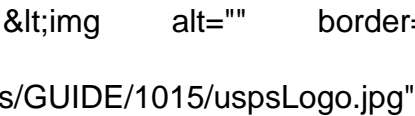
Log into My eBay.

In the Activity tab, click Shipping labels.

Find the item and under Actions, click View Claim Status.

File an insurance claim

USPS



USPS insurance claims can be initiated in-store at your local Post Office or online. To file online,

Visit

On the left, under "Popular Links", click File a Claim. This will take you to information about filing a domestic or international claim.

Find the

USPS Insurance Claim

FAQ page

Go to


Scroll to the bottom of the page and click on the site index link.

Click on the Browse our FAQs link near the top of the screen.

Type "Domestic Insurance Claim" in the search bar, then click Search.

You will find a number of helpful search results, such as "What is a Domestic Insurance Claim?" and "Where Do I File a Domestic Insurance Claim with the Postal Service?" Click the one that applies.

File an insurance claim - FedEx



Damaged claims must be filed 21 days from the delivery date. Non-received claims must be filed within 9 months.

FedEx SmartPost shipping service (label printed using eBay):

Log into My eBay.

In the "Activity" tab, click Shipping Labels, found on the left.

Find the item. Then, in the "More actions" column on the right, click the drop-down and select Submit SmartPost claim.

Check the items you want to file a claim for and click the Submit button.

All other FedEx shipping services (label printed using eBay):

Call 1-800-GO-FEDEX

href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1015&ViewLocale=en_US#" title="Call: 1-800-GO-FEDEX">to file a claim for damage. Only the sender can file.

You'll need to provide FedEx with 3 things: The tracking number Your contact phone number The value of the item If the claim is approved, FedEx will send a paper check through the mail.

 Note: This check will be mailed to eBay, once received and processed, we then credit the customer's invoice. <h4>
 If the FedEx label was
not
printed on eBay:

Submit a claim

href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1015&ViewLocale=en_US#fedexclaim">online,
or contact FedEx Customer Support.

Gather all documentation you have, such as receipts, serial numbers, or records of pickup. Mail or fax your information to:

 FedEx
 P.O. Box 256
 Pittsburgh, PA 16230

 Fax #: 1-877-229-4766
 Filing a Claim online Go to <a href="http://www.fedex.com/us/fcl/pckgenvlp/online-claims/index.html"

target="_blank">http://www.fedex.com/us/fcl/pckgenvlp/online-claims/index.html Click the Start a claim button. Enter tracking number. Specify your claim type: damaged shipment, lost shipment, or missing contents. Complete the online claim form. Add your supporting documentation now

or later. File an insurance claim - UPS

 For eBay labels: The instructions on the Shipping Insurance help page link above are provided below for your convenience and kept up to date. eBay teammates cannot file the claim on the sellers behalf. UPS needs the seller to file using the UPS claims portal so they know they can communicate with the seller if needed regarding the claim. See the UPS tab above for claim-related FAQ. Filing a UPS claim: UPS labels include up to USD 100 liability coverage from UPS. If your items declared value is over USD 100, you can purchase additional coverage for up to USD 999 in value from UPS. Please note the declared value cannot exceed the price of the item. Visit the UPS claims portal. Log in to your existing account, or create an account. Its important that the email address associated with your UPS account is the same as the email address associated with your eBay account. Enter required information, refer to the UPS Claims on UPS.com Seller guide for workflows for lost or damaged packages. Note: Be sure to select and complete Add Alternate Payment Recipient using your name/company name and address to ensure the claim payout is sent directly to you. For all damage claims, the damaged item, packaging, and all contents must be retained until the claim is resolved. If you didn't purchase your UPS label through eBay, you'll need to file a claim with UPS directly. Loss and Damage Claims are subject to the UPS
Tariff/Terms and Conditions of Service in effect at the time of shipping. </h2>