

>> Excluded Items and Excluded Countries <<

These items are NOT COVERED: Accounts, bills, currency, cash in transit, evidence of debt, checks, money orders, COD payments, coins (collectible coins are not excluded), securities and other negotiable papers, tickets, deeds, notes, gift cards, manuscripts, documents, neon items, hazardous material (per UPS Hazardous Materials List), LCD monitors or screens, televisions (including LCD, plasma, CRT, projection, and similar), perishable cargo or similar property, eggs, any stone or ceramic slabs, automobiles, motorcycles, live animals, flowers, plants, seeds, cigarettes/cigars, cotton, tobacco, windows (includes windshields), plate glass, stained glass, and float glass

Shipments sent to the following destinations are NOT COVERED: Afghanistan, Angola, Bolivia, Burma, Congo, Cuba, Iran, Iraq, Ivory Coast (Cote d'Ivoire), Liberia, Nigeria, North Korea, Paraguay, Sierra Leone, Somalia, Sudan, Syria, Venezuela. Any location that would be in violation of any U.S. economic or trade sanctions including OFAC Restricted Countries. For shipments to Russian and other Commonwealth of Independent States countries (includes Armenia, Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Russia, Russian Federation, Tajikistan, Turkmenistan, Ukraine, and Uzbekistan) coverage ceases upon touchdown of the aircraft at the airport of destination or upon discharge from the overseas vessel at the destination discharge port.

>> General Limits, Requirements, and Terms <<

\$15,000.00 per package limit of coverage for shipments sent via DHL, FedEx, UPS, Common Freight Carrier.

\$1,000.00 per package limit of coverage for all USPS shipments.

Domestic USPS shipments must be sent via a traceable service. **International USPS shipments** must be sent via Express Mail International or Global Express Guaranteed. First Class International and Priority Mail International are not covered.

Signature Requirement - Parcels valued at \$1,000.00 or more must be shipped with the Direct or Adult **Signature Required service**. Without this service, the entire shipment is excluded from coverage (not covered).

Customer packed shipments valued at **\$500.00 or more** must be inspected for proper packaging and verification of goods in order to be covered. Please notate in your POS shipping system.

Cargo/Freight (non small parcel) shipments sent via common carrier must be reported to Shipsurance no later than **24 hours** after the shipment has departed the origin in order to be covered. This can be done via fax or via our website.

External packaging CANNOT allude to the contents of the package for parcels valued at \$1,000.01 or more. This includes **manufacturer packaging**. If the external packaging alludes to the contents and the package value is \$1,000.01 or more, the entire shipment is not covered for loss, damage, or shortage (no coverage).

Coverage is for Actual Cash Value (includes depreciation), not Replacement Cost. Make sure proof of value is available before shipping. Proof of value includes invoices or recent appraisals (completed within the last month).

>> Commodity Specific Exclusions & Sublimits <<

Packages valued above these amounts are not covered in their entirety unless prior written approval is obtained to exceed these limits.

- **Jewelry (including watches)** are limited to **\$5,000.00** of coverage per parcel or **\$25,000.00** per shipment.
- **Cell phones** are limited to **\$2,500.00** of coverage per package and per shipment. Includes smart phones.
- **Household Goods & Personal Effects** are limited to **\$2,500.00** per shipment.

>> Claims Details and Procedures <<

Do not wait for the carrier response to file with Shipsurance. File the claim with the carrier and Shipsurance at the same time. Retain all packaging material and damaged goods in its original form as received. **Packaging and damaged goods should not be disposed of or released to the shipping carrier before a claim is completed or there is no coverage.** Photographs and inspections may be required. Do not have damaged items returned to your store until a claim is completed.

Complete claim submissions must be received within **120 days** from date of shipment.

Concealed Damage: Allows for the discovery of loss or damage up to **15 days after final delivery**. If the loss is discovered after 15 days, the loss is deemed to have occurred while the shipment was NOT in transit, and therefore, is not covered.