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Domestic Claims: Customer Reference Guide

Reference

PUB 122

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Related Documents

Domestic Mail Manual

Content

This customer reference guide explains how to file a claim for a package that is lost, delivered with damage, or missing contents. This document reviews the types of claims, who may file a claim, the timeline/time limits for filing claims, and the supporting documentation required. This document identifies the terms of payable claims, justifications for denial of a claim (nonpayable claims), and how a customer may appeal a denied claim.

Owner

Vice President, Controller

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Summary of Major Changes

This document supersedes the September 2016 edition of PUB 122, *Domestic Claims: Customer Reference Guide*.

Summary of Major Changes:

- Removed references to USPS Retail Ground and Standard Mail Parcels; added USPS Ground Advantage (launched in July of 2023), Marketing Mail Nonprofit Only, and Connect Local.
- Updated links, contact information, and technology references as well as the FAQ section to reflect current information.
- Removed irrelevant section: Inquiries on Registered Mail with No Declared Value.
- Ensured alignment with the DMM, including updating the list of nonpayable claims.
- Removed obsolete “Merchandise Return Service – Permit and Insurance” information.

Availability

This document is available for Postal Service employees at <https://blue.usps.gov> and for the public at <https://about.usps.com/>.

Questions about this publication can be addressed to the Revenue and Field Accounting office at the following address:



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U.S. Postal Service
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Contents

- 1 Purpose.....1**
- 2 Scope1**
- 3 Insurance Availability1**
 - 3.1 Shipping Services with Insurance Included for Most Packages.....1
 - 3.2 Extra Services with Insurance Included for Most Packages1
 - 3.3 Services for Which Insurance May Be Purchased.....1
- 4 Filing a Claim.....2**
 - 4.1 Timeline for Filing Claims.....2
- 5 How to File a Domestic Claim.....3**
 - 5.1 Filing Online.....3
 - 5.2 Filing by Mail.....4
- 6 Required Documentation and Information4**
 - 6.1 Overview.....4
 - 6.2 Proof of Damage or Missing Contents4
 - 6.3 Proof of Value, Replacement, or Repair Costs.....4
 - 6.4 Evidence of Insurance and Proof of Purchase5
- 7 Payable Claims.....5**
- 8 Claims for Priority Mail Express - Nonnegotiable Documents.....7**
- 9 Nonpayable Claims8**
 - 9.1 Appealing a Denied Claim Decision9
 - 9.1.1 First Appeal.....9
 - 9.1.2 Second Appeal.....10
- 10 Compensation10**
- 11 Depreciation10**
- 12 Insufficient Fee.....10**
- 13 Claims Eligible for Postage Refunds10**
- 14 Dual Claim11**
- 15 Incompetent or Deceased Payee.....11**
- 16 Recovered Article.....11**
- 17 Frequently Asked Questions.....11**

1 Purpose

This document outlines the United States Postal Service requirements and instructions for domestic customer claims. It identifies the types of claims that can be filed, the requirements for filing domestic claims for lost or damaged parcels, and frequently asked questions.

2 Scope

This publication applies to domestic customers, including individuals or entities, that are the sender or the intended recipient of a package that may have been lost, or been delivered with damaged or missing contents, and only if the package was mailed with at least one of the following products or services:

- a. Insurance.
- b. Collect on Delivery (COD).
- c. Registered Mail with any declared value.
- d. Priority Mail Express.
- e. Priority Mail.
- f. USPS Ground Advantage.

Note: The *Mailing Standards of the United States Postal Service, Domestic Mail Manual* (DMM) provides official prices and standards for all United States Postal Service domestic mailing services.

3 Insurance Availability

3.1 Shipping Services with Insurance Included for Most Packages

The Postal Service includes insurance for Priority Mail Express service, Priority Mail service, and Ground Advantage, which includes up to \$100 insurance.

3.2 Extra Services with Insurance Included for Most Packages

The Postal Service includes insurance for the following extra services items:

- a. Collect on Delivery (COD), up to the amount to be collected (maximum insurance coverage: \$1,000).
- b. Registered Mail, up to the declared value of the shipment (maximum insurance coverage: \$50,000).

3.3 Services for Which Insurance May Be Purchased

Customers may also purchase insurance, up to \$5,000, when using any of the following services:

- a. Priority Mail Express.

- b. Priority Mail.
- c. First-Class Mail.
- d. USPS Ground Advantage.
- e. USPS Marketing Mail Nonprofit Machinable and Nonstandard priced parcels only.
- f. Parcel Select.
- g. USPS Connect Local.
- h. Bound Printed Matter.
- i. Library Mail.
- j. Media Mail.

If an insured package (article) is lost or is delivered with damaged or missing contents, the Postal Service will reimburse customers for the value of the article and the contents at the time of mailing or for the repair costs, up to the applicable amount of USPS insurance. If only the outer packaging is submitted with the claim, indemnity is limited to \$50 for COD, \$100 for insured, \$100 for Registered Mail, and \$100 for Priority Mail Express.

Refer to exceptions in [Section 9, Nonpayable Claims](#).

4 Filing a Claim

Exhibit 1 notes the types of claims and who may file a claim.

Exhibit 1. *Filing a Claim*

Type of Claim	Who May Make a Claim
Damaged Articles	The mailer or addressee
Content Missing	The mailer or addressee
Lost Article	The mailer or addressee
COD	Only the mailer

4.1 Timeline for Filing Claims

Customers may file claims for damaged and/or missing contents immediately, but no later than 60 calendar days from the date of mailing.

Damaged Contents and *Missing Contents* are defined as any mailings that have been received but some or all of the contents are damaged or missing.

A *Lost Article* is defined as any mailing that has not been received and has not been returned to the sender.

Exhibit 2 lists the valid time limits for filing claims for lost articles and for articles delivered with damage or with the contents missing.

Exhibit 2. *Time Limits for Filing Claims for Lost Articles*

Important: Read the following table about time limits before filing a claim or inquiry.

Mail Type or Service	When to File (number of calendar days from mailing date)	
	No Sooner Than	No Later Than
Priority Mail Express	7 days	60 days
Priority Mail, USPS Ground Advantage, and Other Insured Mail	15 days	60 days
Priority Mail Express Collect on Delivery	15 days	60 days
Registered Mail	15 days	60 days
Registered Mail Collect on Delivery	15 days	60 days
Collect on Delivery	15 days	60 days
APO/FPO Zip Codes Priority Mail Express Military	21 days	180 days
APO/FPO/DPO Insured Mail and Registered Mail (Priority Mail, First-Class Mail, or PAL)	45 days	1 year
APO/FPO/DPO Insured Mail (Surface Only)	75 days	1 year

5 How to File a Domestic Claim

5.1 Filing Online

Customers can file a domestic claim online at <https://www.usps.com/help/claims.htm> for packages covered by USPS insurance as described in the “File a USPS Claim” section. The online claims process allows customers to electronically upload .pdf, .jpg, and .png files as the required supporting documentation for a claim.

Customers can save entered information without submitting it for up to 3 calendar days. After 3 calendar days, the data entered by a customer will no longer be available.

There are eight easy steps to file a claim online:

1. Go to <https://www.usps.com/help/claims.htm>.
2. Sign in to the Online Claims site with a USPS.com username and password. New users can register for a username and password at www.usps.com.
3. Enter the Tracking/Label Number and shipping date.
4. Enter the address information and claim details.
5. Select the reason for filing a claim.
6. Customers will be prompted to upload proof of value of the parcel article shipped, such as a purchase receipt for the item (uploads must be .pdf, .jpg, or .png attachments).
7. If required, enter insurance fees and upload evidence of insurance (e.g., a mailing receipt) using a .pdf, .jpg, or .png attachment.
8. Review and submit claim information.

Note: Customers must keep their evidence of parcel insurance until their claim is resolved.

Once a customer's claim is resolved and the insured, registered, or COD article is confirmed lost, the claim will be paid, and the Postal Service will reimburse the mailer for the postage paid.

For technical assistance with the online web-based system, please contact the Customer Care Center at 800-344-7779.

5.2 Filing by Mail

If customers are unable to file a claim online, they may file a claim by mail. To request a domestic claim form by mail, customers should contact the Postal Service at 800-332-0317. Once the form is received it must be completed and mailed to the address indicated on the form, along with all required supporting documentation.

6 Required Documentation and Information

6.1 Overview

Customers must provide the following information to file a claim for loss, damage, or missing contents:

- a. Proof of damage or missing contents.
- b. Proof of article value (e.g., purchase receipt) for lost article, proof of replacement, or repair costs for the damaged article.
- c. Evidence of parcel insurance (e.g., receipt, label, or tracking number).

6.2 Proof of Damage or Missing Contents

Until the claim is resolved, retain the mailing container, including any damaged items, the wrappings, packaging, and any contents that were received.

Do not return or reship the item. The Postal Service may request more information or documentation to process a customer's claim. Upon written request from the Postal Service, customers must present the mailed article and all wrappings, labels, and available contents for inspection at a Post Office. Failure to do so will result in denial of the claim.

6.3 Proof of Value, Replacement, or Repair Costs

Proof of cost or value of the article at the time it was mailed is required for the claim to be processed. Either the mailer or the addressee must submit acceptable proof to establish the cost or value of the article at the time it was mailed.

Customers may use any of the following examples as proof:

- a. A sales receipt, paid invoice, paid bill of sale, or statement of value from a reputable dealer.

Note: Indemnity may be limited if only the packaging is presented without the original mailing or sales receipt.

- b. A copy of the credit card billing statement indicating the amount paid or other documentation indicating the amount paid such as:
- c. A copy of the front and back of a canceled check used to pay for the item.

- d. A copy of the money order receipt if the money order was used to pay for the item.
- e. The final or complete transaction sheet indicating the amount deducted from an Internet account to pay for the item.
- f. Estimates of repair costs from a reputable dealer, or paid repair bills. A reputable dealer is defined as a licensed business owner who is qualified to estimate value or cost of repairs for the item. We will not cover repair costs above the original purchase price.
- g. Receipt or invoice of costs incurred for the reconstruction of nonnegotiable documents.

6.4 Evidence of Insurance and Proof of Purchase

Customers can provide the mailing label number as evidence of insurance and proof of purchase. The label number (or tracking or article number) is stated on the sales slip, extra service receipt, online label record, or package label. (For the complete list, refer to the DMM.)

The printed online label record must clearly identify the following information:

- a. The USPS Tracking number of the insured parcel.
- b. The total postage paid.
- c. The insurance fee paid.
- d. The declared value.
- e. The declared mailing or shipping date.
- f. The origin ZIP Code and delivery ZIP Code, or a printed online label record.

For Priority Mail Express COD claims, customers must provide both the original Priority Mail Express receipt and the COD receipt; for Registered Mail COD claims, customers must provide both the original Registered Mail receipt and the COD receipt.

7 Payable Claims

Listed below are the payable insurance claims for lost, damaged, or missing contents of insured mail, Registered Mail, or COD mail, within the amount covered by the fee paid, or within the indemnity limits for retail and commercial, Priority Mail Express, Priority Mail, and USPS Ground Advantage service:

- a. Actual value of lost articles at the time and place of mailing.
- b. Cost of repairing a damaged article or replacing an irreparably damaged article, not exceeding the actual value of the article at the time of mailing.
- c. Remittance due on a COD parcel not received by the mailer, subject to the limitations set by the standards for COD service.
- d. Reasonable costs incurred for duplicating documents, including the following:
 - (1) Copying services.
 - (2) Notary fees.
 - (3) Bonding fees for replacement of stock or bond certificates.
 - (4) Reasonable attorney's fees if required to replace the lost or damaged documents.

- (5) Other direct and necessary expenses or costs, as determined by the Postal Service.
- (6) The face value of negotiable documents (i.e., financial instruments payable to bearer) that cannot be reconstructed, up to the amount of insurance coverage bought or included.
Note: For Registered Mail service, the maximum amount of insurance coverage available is \$50,000.
- e. Extra costs of gift wrapping, if the gift-wrapped article was enclosed in another container when mailed.
- f. The cost of an outer container, if the outer container was designed and constructed for the article sent.
- g. The value of collectible items as substantiated by one of the following:
 - (1) Sales receipt.
 - (2) Paid Invoice or paid bill of sale.
 - (3) Statement of value from a reputable dealer.
Note: A reputable dealer is defined as a licensed business owner who is qualified to estimate value or cost of repairs for the item.
- h. The fair market value for collectible stamps of philatelic value or for coins of numismatic value, determined as follows:
 - (1) The fair market value is determined by a recognized stamp or coin dealer or current coin and stamp collectors' newsletters and trade papers.
 - (2) The date of the determined fair market value must be the most recent available (but before the mailing date).
- i. Federal, state, or city sales tax paid on articles lost or totally damaged.
- j. Postage (not fee) paid for sending damaged articles for repair. (When sending damaged articles for repair, customers must use the Postal Service, if available; if not available, customers may include other reasonable transportation charges.)
- k. Costs of film stock or blank tapes for photographic film, negatives, slides, transparencies, videotapes, laser disks, x-rays, magnetic resonance imaging (MRI) prints, computerized axial tomography (CAT) scan prints, etc.
- l. Cost of bees, crickets, or baby poultry or birds destroyed by physical damage to the package or delay for which the Postal Service is responsible.
- m. For bulk insured articles, the lesser of (1) the actual value of the article at the time of mailing, or (2) the wholesale cost of the contents to the mailer.
- n. For currency or bullion, a maximum of \$15.
Exception: For items sent by Registered Mail service, the Postal Service provides payment for the included insurance coverage, based on declared value, up to the maximum amount of \$50,000.
- o. For a firearm mailed by a licensed firearms dealer (under DMM and Publication 52), the dealer must submit a PS Form 1508, *Statement by Shipper of Firearms*, with the claim.

Note: If the insured mail, Registered Mail, or COD article is lost, the payment includes an additional amount for the postage (not fee) paid by the mailer.

8 Claims for Priority Mail Express - Nonnegotiable Documents

Nonnegotiable documents (e.g., title instruments such as an air waybill, legal notice, crossed check, or other such instrument that may not be transferred from the holder or named party to another individual or entity) sent by Priority Mail Express service are insured against loss, damage, or missing contents while in transit, but coverage is limited to \$100 per piece (the unit on which postage is paid), subject to a maximum dollar limit per occurrence as noted in item [c\(2\)](#) below.

Nonnegotiable documents include audit and business records, medical records, transcripts, and other similar documents that have no immediate cash value.

Note: Articles that are considered merchandise (rather than nonnegotiable documents) may be eligible for compensation as merchandise but are not eligible for compensation under this section. Articles considered merchandise include artwork, collector or antique items, books, pamphlets, readers' proofs, reproduction proofs, separation negatives, engineering drawings, blueprints, circulars, advertisements, film, negatives, and photographs. Legal documents (e.g., notices, pleadings, bond instruments, etc.) are not merchandise.

When submitting a claim for document reconstruction insurance, customers must support the claim with a statement of expense incurred in reconstruction.

The following issues pertain to claims for nonnegotiable documents sent by Priority Mail Express service:

- a. Indemnity for document reconstruction is paid as follows:
 - (1) For reasonable costs incurred in the reconstruction of the exact duplicate of a lost or damaged nonnegotiable document.
 - (2) For reasonable reconstruction expenses incurred or obligated between the time of guaranteed or scheduled delivery and actual delivery.
 - (3) For a loss sustained by the use of funds to maintain cash balances during the period of document reconstruction (based on the applicable Federal Reserve discount price). The period begins at the scheduled delivery time and may not exceed 15 calendar days.
- b. Indemnity is not paid for the following issues:
 - (1) For the cost of preparing the document mailed or for the mailer's time in preparing the document mailed or reconstructed.
 - (2) If copies of the lost documents are available or, with the exception of the per-page copying cost, if copies could have been made before mailing.
- c. For catastrophic losses of multiple Priority Mail Express items, such as from a major fire, indemnity is limited to \$5,000, regardless of the number of Priority Mail Express items, or the identity or number of customers involved, as follows:
 - (1) Each claim resulting from a catastrophic loss is first adjudicated individually.

- (2) If the preliminary adjudication exceeds \$5,000, the percentage of the sum represented by each individual settlement is applied to the \$5,000 to determine each claimant's pro rata share of the final settlement, not to exceed \$100 per piece.

9 Nonpayable Claims

The following conditions justify the denial of a claim:

- a. Evidence of insurance coverage not provided.
- b. Loss, damage, or have missing contents, that occurred after delivery by the USPS.
- c. Claim based solely on sentimental rather than actual value.
- d. Requested replacement value exceeded article's actual value when mailed.
- e. The contents of film (e.g., positives, negatives, slides, transparencies, videotapes, laser disks, x-rays, magnetic resonance imaging (MRI) prints, computerized axial tomography (CAT) scan prints), the cost of creating or re-creating these items, or the photographer's time and expense in taking the photographs loss resulting from delay of the mail. (Refer to the DMM for exceptions).
- f. Consequential loss claimed rather than the actual value of the article.
- g. Perishable contents frozen, melted, spoiled, or deteriorated.
- h. Damage by abrasion, scarring, or scraping to articles not properly wrapped for protection.
- i. Death of baby poultry caused by shipment to points where delivery could not be made within 72 hours from the time of hatching, unless it is determined that transportation was in place to achieve the 72-hour target.
- j. Death of honeybees, crickets, and harmless live animals not the fault of the USPS (mailability is subject to standards in the DMM and Publication 52).
- k. The sender or addressee failed to cooperate in the completion of required claim forms.
- l. Fragile nature of article prevented its safe carriage in the mail, regardless of packaging.
- m. Personal time required to replace documents.
- n. Claim filed after the article transported outside the USPS.
- o. Damage caused by shock, transportation environment, or x-ray, without evidence of damage to the mailing container.
- p. Mail article or part or all of its contents officially seized while in the military postal system overseas.
- q. Consequential loss of Priority Mail Express claimed. (Refer to the DMM for exceptions).
- r. Nonmailable items, prohibited items, or restricted items not prepared and mailed according to postal standards, or any item packaged in such a manner that it could not have reached its destination undamaged in the normal course of the mail.
- s. Loss or damage caused by employees or agents of the sender or addressee.
- t. Radioactive injury, electrical or magnetic injury, or erasure of electrical recordings.
- u. War, insurrection, or civil disturbance, or seizure by any agency of government.

- v. Loss after items signed for by the addressee, the addressee's agent, or delivery employee if authorized under the applicable standards.
- w. Items sent COD without the addressee's consent.
- x. Adult birds in Priority Mail Express with no physical damage to the container.
- y. Cost incurred for estimates and appraisals.
- z. Lottery tickets, sweepstakes tickets, contest entries, gift cards and similar items.
- aa. Mailer refuses to accept delivery of the parcel on return.
- ab. Mail not bearing the complete names and addresses of the mailer and addressee, or is undeliverable as addressed to either the addressee or the mailer.
- ac. Event or transportation tickets (e.g., concert, theater, sport, airline, bus, train, etc.) received after the event date. Such items are insured for loss, but not for delay or receipt after the event date for which they were purchased unless sent by Priority Mail Express and the delay is attributable solely to the failure to meet the guaranteed delivery standard under the terms and conditions for the Priority Mail Express service selected.
- ad. Software installed onto computers that have been lost or damaged.
- ae. Damaged articles not claimed within the time limits in the *Postal Operations Manual*.
- af. Personal time used to make hobby, craft, or similar handmade items.
- ag. An undeliverable, registered or insured domestic mailpiece bearing a foreign return address.

9.1 Appealing a Denied Claim Decision

9.1.1 First Appeal

Customers may appeal a Postal Service decision for a denied claim or partial payment within 30 calendar days from the date of the original decision letter. Appeals should focus on the reason for the Postal Service denial, and customers may include additional documentation to support their claim.

Customers must submit an appeal in the same manner they submitted their claim — either online or by mail:

Online: To appeal a decision for a denied claim or partial payment that was originally submitted online, customers must submit their appeal online at <https://www.usps.com/help/claims.htm>.

By mail: To appeal a decision for a denied claim or partial payment that was originally submitted by mail, customers must submit their appeal by mail. Include a copy of the denial letter. Submit the appeal to the following address:

DOMESTIC CLAIMS APPEALS
US POSTAL SERVICE
ACCOUNTING SERVICES
PO BOX 80141
ST. LOUIS, MO 63180-0141

9.1.2 Second Appeal

If the Postal Service sustains the denial of a claim, customers may submit an additional appeal within 30 calendar days of the date of the first appeal denial letter. Customers should focus the second appeal on the reasons why the Postal Service denied the first appeal or claim. As part of this appeal, customers may provide additional documentation to support their claim at <https://www.usps.com/help/claims.htm>. All second appeals are processed by the Consumer Advocate Office. Customers must submit their second appeal in the same manner they submitted their first appeal – either online or by mail. Customers may submit a second appeal by mail to the following address:

CONSUMER ADVOCATE
US POSTAL SERVICE - DOMESTIC CLAIMS APPEALS
475 L'ENFANT PLAZA SW, ROOM 10343
WASHINGTON, DC 20260-0343

10 Compensation

The Postal Service does not make payment for more than the actual value of the article or, in the case of bulk insurance, for more than the wholesale cost of the contents to the mailer if the wholesale cost is a lesser amount. The Postal Service does not make payment for more than the maximum amount covered by the fee paid.

11 Depreciation

The Postal Service depreciates a used article, either lost or damaged, based on the life expectancy of the article.

12 Insufficient Fee

If the Postal Service confirms that it incorrectly charged the mailer a fee that was less than the amount required to pay for the insurance coverage requested at the time of mailing, the mailer may pay the difference to receive the full indemnity available if the Postal Service had charged the correct fee. The Postal Service may pay the indemnity within the limit fixed for the higher fee; this applies only to the insurance fee when the article is insured. The mailer may not pay an additional fee to register an article previously sent by insured mail, or to increase the declared value on a Registered Mail article. The declared value must already be noted on the appropriate Registered Mail receipt: PS Form 3806, *Receipt for Registered Mail*; PS Form 3813, *Insured Mail Receipt — Domestic Only — \$500 and Under*, or PS Form 3813-P, *Insured Mail Receipt — Domestic Only — Over \$500*. The mailer must complete all entries on the current edition of PS Form 3877, *Firm Mailing Book for Accountable Mail* (or facsimile).

13 Claims Eligible for Postage Refunds

If the Postal Service loses an insured, COD, or Registered Mail article, then as part of the claims process, Postal will include postage (not fee) paid by the mailer in the claim payment. In all other cases of damaged or missing items, Postal will not reimburse the amount of postage paid.

14 Dual Claim

If the mailer and the addressee both claim insurance, the Postal Service pays the party that submits the claim first and is approved for payment.

15 Incompetent or Deceased Payee

If the payee is deceased or is legally incompetent or incapacitated, the Postal Service pays any approved claim to the payee’s legal representative. If there is no legal representative, the Postal Service may make payment at its discretion.

16 Recovered Article

If the Postal Service pays a claim for an insured, COD, Registered Mail, Priority Mail Express, Priority Mail, or USPS Ground Advantage article that was reported lost and later recovered and delivered, the payee must reimburse the Postal Service the full amount paid by the Postal Service unless the article is damaged, depreciated, or is missing contents. The payee will receive an invoice to reimburse the Postal Service after the recovered article is delivered. The invoice is handled as follows:

- a. If the article is undamaged, the payee must reimburse the full amount on the invoice and mail the payment to:

EAGAN DISBURSING
ACCOUNTING SERVICES
2825 LONE OAK PARKWAY
EAGAN, MN 55121-9640
- b. If the article is damaged, depreciated, or is missing contents, the payee should email hqcaoadjudicators@usps.gov to determine the reimbursement amount owed to the Postal Service as set by the USPS Consumer Advocate. The payee then mails the reimbursement to the address above.

17 Frequently Asked Questions

Question	Answer
<i>Can the postage be reimbursed?</i>	If the article was lost, the claim reimbursement will include the postage amount also.
<i>Are insurance fees reimbursed?</i>	Insurance fees are not reimbursed. The fee covers the cost of providing the insurance.
<i>My claim was denied for Filing Tolerance, and the denial letter instructed me to submit a PS Form 3760, Package Search Request — what should I do?</i>	USPS will waive a filing deadline if the customer is able to present proof that they were delayed in filing their claim due to waiting for the results of a missing package search request. In this instance, the customer may file an appeal (refer to the “Appealing a Denied Claim Decision” section) and submit a copy of a completed PS Form 3760.
<i>Where can I find information about the cost of insurance?</i>	To find information about insurance fees, refer to Notice 123, <i>Price List</i> , which is available on the Postal Explorer website at https://pe.usps.com — under “Prices,” click on

Question	Answer
	Price List (Notice 123); under “Domestic” and under “Services & Fees,” refer to “Extra Services and Fees.”
<i>How long does it take to receive payment for an insurance claim?</i>	After receiving a completed online claim that includes all required supporting documentation for a payable claim, the Postal Service generally pays the claim within 7-10 business days.
<i>If I sent a package to an APO/FPO/DPO address in another country and the package was lost, is my claim domestic or international?</i>	An item sent to an APO/FPO/DPO is considered domestic mail and therefore requires a domestic claim.
<i>I never received my package — where can I find the article/tracking number to file my claim?</i>	The article/tracking number is on the mailing receipt. Customers may need to contact the mailer.
<i>What if both the mailer and the addressee file a claim for payment?</i>	The Postal Service claim service operates on a First Come, First Served basis. As such, the Postal Service will make payment to whoever submits the claim first and is approved for payment.
<i>What is the process to repay the Postal Service when a claim has been paid but the package was later delivered?</i>	<p>If customers receive a package after being paid for the claim, they must reimburse the Postal Service the full amount that was paid by mailing their payment to:</p> <p>EAGAN DISBURSING ACCOUNTING SERVICES 2825 LONE OAK PARKWAY EAGAN, MN 55121-9640</p> <p>However, if a customer hasn't yet cashed the check, the check can be returned to a local Post Office or mailed to the address above.</p>
<i>Does postal insurance cover gift cards that are lost in the mail?</i>	No, postal insurance does not cover the loss of gift cards. Some gift card companies will replace a lost card if it was registered with or purchased directly from the company, and/or if a customer has a purchase receipt or the gift card number. (For cash and coins, refer to the DMM.)