

Shipping with Express Mail® and Registered Mail™

It's safe.

The United States Postal Service (USPS) is one of the safest ways to ship jewelry in the United States. That's why Jewelers Mutual Insurance Company offers:

- **FREE \$25,000 limit of insurance** when you ship using **Express Mail**.
- **FREE \$100,000 limit of insurance** when you ship using **Registered Mail**.

Jewelers Mutual includes this automatic coverage with no deductible in our Jewelers Block, Jewelers Standard, and Pak policies.

Jewelers Mutual also provides \$125,000 automatic coverage for the insured, employees, and commissioned sales representatives for travel to and from the United States Postal Service office.

Safety counts!

Jewelers Mutual has premier status with the USPS. That means we can immediately launch investigations of missing USPS packages as soon as you report them to us—for either Registered Mail or Express Mail.

Losses with the USPS also stay low because of the **Postal Inspection Service**, which carefully monitors USPS employees and investigates criminal activity. It is a federal offense to tamper with any U.S. mail or package.

This is a brief summary of coverage. This language is not a part of the insurance policy and is not a substitute for the actual policy language.

It's simple.

How to ship using Express Mail®

1. Use the online **Click-N-Ship®** program at www.usps.com by clicking on "Print a shipping label". You can **generate shipping labels, calculate your postage, and order free shipping supplies**.
2. **You are NOT required to declare a value for packages shipped via Express Mail or purchase insurance from the post office.**
3. **Request free package pickups** from your regular postal carrier at www.usps.com by clicking on "Schedule a Pickup". On-demand package pickups, including same-day requests, are available for a nominal charge. You can also take your packages to the post office.
4. Packages will be **delivered the next day** by noon or 3 p.m. at most destinations.
5. **Track your packages online** by clicking on "Track and Confirm".
6. **Retain your cost documentation**, i.e., memos or invoices that show what you paid for the items in the packages you send.* Also save your shipping documentation. Do not waive the signature.

How to ship using Registered Mail™

1. **Visit your local post office** to get free shipping supplies and send your package(s).
2. **Postal regulations require that you declare the full value for all packages you ship via Registered Mail.** This charge is for shipping, insurance, and security. However, the most the post office will pay for a Registered Mail loss is \$25,000. Jewelers Mutual provides up to \$100,000 coverage in excess of the insurance you purchase through the USPS.
3. You will receive a **mailing receipt and online access to the delivery status**.
4. **Retain your cost documentation**, i.e., memos or invoices that show what you paid for the items in the packages you send.* Also save your shipping documentation. Do not waive the signature.

Jewelers Mutual
INSURANCE COMPANY

Coverage you can count on. People you can count on.

800-558-6411 • JewelersMutual.com

* If there is a claim, we will rely on your cost documentation, not the value you report to the post office, to determine the amount of the claim.

Frequently Asked Questions

General questions

1. What is the deductible and premium charge for the USPS coverage?

\$0. There is no deductible and no additional premium for the \$100,000 Registered Mail and \$25,000 Express Mail shipment coverage under your JM Jewelers Block, Jewelers Standard, or Pak policy.

2. Is the limit per day?

The limit applies per address per day. For example, if you send 10 packages via Express Mail to one address on one day, your limit is \$25,000. If you send 10 packages to 10 different addresses on one day, you have a \$25,000 limit per address.

3. Does Priority Mail qualify for JM's free shipping insurance?

No. Our free shipping insurance applies only to packages sent via USPS Express Mail or Registered Mail.

4. In what territory are my USPS packages insured under my Jewelers Mutual policy?

Your Jewelers Block, Jewelers Standard, or Pak policy covers USPS Express Mail and Registered Mail shipments sent to locations in the United States, Canada, and Puerto Rico.

5. How does JM's "Premier Status" with the USPS help its policyholders?

If your USPS package is not delivered on schedule, contact JM's Claim staff with details of the shipment. Through our USPS contact, we can launch an immediate investigation of missing Express Mail and Registered Mail shipments. This is a physical—not automated—investigation, so it may take a day or two before we have information to share with you.

6. Do I need to keep a log of my shipments?

You should maintain a shipment log listing:

- Who prepared the package
- What the package included so you can locate the original invoices or documentation*
- Where the package was sent (e.g., name and address)
- When the package was sent
- When it was received
- How the package was sent (i.e., USPS Express Mail)

* *We rely on your cost documentation—not what you report to the carrier—to determine your claim payment.*

7. Can I use an envelope to ship jewelry or stones?

Never use an envelope when shipping jewelry. Envelopes are machine processed, which can damage the envelope and contents if not flat.

8. Can you help locate a package?

Absolutely. See the information in Question 5 about JM's "Premier Status" with the USPS.

9. What else can I do to reduce my risk for a shipment loss?

Avoid any reference to jewelry terms, including common abbreviations such as JLR, GIA, and AGS. Avoid using small boxes that are more easily lost. Add weight to the package. Ship during the week and avoid weekends when local airlines transport USPS packages to post office hubs. Use Registered Mail whenever possible.

10. What should I do if the package arrives damaged?

Inspect all packages before signing for them. If a package appears damaged, open it in the presence of the delivery person, or refuse the package and have it returned to the sender. Once you sign for a package, it is difficult to prove that the damage occurred during the shipment. This is true for all modes of shipment.

11. Can I get a higher limit if I need it?

Call your agent and ask for a higher USPS shipping limit, which is available as a temporary endorsement for additional premium. If you add a temporary endorsement for a higher USPS limit, the endorsement will include a deductible and specific shipping requirements, such as requiring a shipping box. If you routinely ship items with values that exceed the free coverage, ask your agent for an estimate of the additional premium required to increase your policy limit for USPS shipments.

12. How do I file a claim with JM?

Contact JM's Claim staff at claims@jminsure.com to start an investigation with the USPS as soon as you discover a package is lost or not delivered as expected. We have been able to locate packages on behalf of our policyholders by contacting the USPS early in the process.

In the unusual situation that the USPS cannot locate your package, JM's Claim staff will open a claim file.

13. How do I document a customer's item that was lost by the USPS?

Losses of customers' items can be difficult, whether due to a robbery, theft, or shipping loss. We work through you, the customer's jeweler, to replace the item with one of like kind and quality. Contact our Claim staff so we can launch an investigation through our USPS contact. If the package cannot be located, JM's Claim staff will work with you to arrive at a replacement that satisfies the customer.

14. If I have a shipment claim, will it affect my premium?

A shipment claim, as with all claims paid under your Jewelers Block or Jewelers Standard Policy, may affect your premium. If you have a shipment loss, it could impact the amount of the experience and policy credit, depending on factors such as the dollar amount of the loss.

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Frequently Asked Questions cont'd.

Express Mail questions

1. Do I have to declare the value or buy insurance for Express Mail packages?

No. You are not required to declare a value for packages shipped via Express Mail or purchase insurance from the USPS. If you choose to purchase additional insurance from the post office, USPS requires you to declare the USPS insurance fee on the Insured Mail Receipt. Do not waive the signature.

2. Can I track delivery for Express Mail packages?

Yes. You can track the delivery online at www.usps.com or by calling 800-222-1811. You can request Proof of Delivery to be emailed, faxed, or mailed to you for no additional fee.

3. What are the advantages of Express Mail?

Express Mail provides next-day delivery to most destinations every day of the year, including Sundays and holidays, at no extra charge. Some destinations require two days. To check the delivery date and time for your package, ask your local post office or go to www.usps.com and check the Express Mail Service Commitments.

There are no additional surcharges for residential or rural delivery. Through Hold for Pickup service, you may request delivery to your recipient's local post office for pick up of sensitive shipments.

Your regular postal carrier can pick up packages at your business.

You may obtain free shipping boxes and materials at the post office or at www.usps.com.

Through the Click-N-Ship® service at www.usps.com, you can

- track the status of any shipment
- prepare shipping labels
- print labels with or without postage
- schedule a pickup
- request Hold for Pickup at the recipient's local post office
- obtain address standardization and ZIP look-up
- store up to 500 domestic and international addresses

4. Can I establish an Express Mail Corporate Account?

A corporate account eliminates the need to buy postage each time you send a letter or package. Instead, you send packages using your six-digit corporate account code. You receive detailed activity reports on a regular basis.

5. Is Express Mail insured through the USPS?

Yes. USPS automatically provides you with \$100 of insurance at no additional charge. You can purchase up to \$5,000 of additional insurance from the USPS (available at the post office only).

6. Can I give Express Mail packages to my regular postal carrier?

Yes. The USPS asks that you contact your local post office to inform them that you have a package pickup for your regular carrier. Call the post office the day before or use www.usps.com no later than 2 a.m. the day of the requested pickup.

Your package may take an additional day for delivery because your postal carrier may not return to the post office by the scheduled acceptance time.

For documentation, ask your postal carrier to scan your package or date and initial your copy of the shipment label. If you are sending multiple packages in one day, use the SCAN form. The SCAN form (Shipment Confirmation Acceptance Notice) provides a master barcode for all packages in a shipment for a given day. The SCAN form is available when you print labels and pay postage online at www.usps.com. The postal carrier who picks up packages at your business or the post office employee scans the form and returns it to you as your documentation. Both you and the recipient can see when a package was entered into the Postal Service's mailstream by using USPS.com's Track & Confirm tool.

7. What additional services can I request for Express Mail?

Always request free signature proof of delivery. You also can request the following services, for an additional fee:

- Return Receipt: Serves as evidence of delivery
- Additional insurance: You can purchase up to \$5,000 from the USPS (available at post office only)

8. Is my Express Mail package insured if I drop it in a USPS collection box?

Do not place an Express Mail package in a USPS collection box. Your JM shipping insurance does not apply until the USPS carrier picks up the package at that collection box.

9. How is Express Mail different from Registered Mail?

One main difference is that you aren't required to declare a value for Express Mail packages or purchase insurance. You can print shipping labels online at the USPS Web site and have packages picked up at your business by the local postal carrier.

Express Mail is available for next-day delivery by noon or by 3 p.m. to many destinations. Check out the details at www.usps.com.

Registered Mail is the safest and most secure shipping method according to our claim statistics.

Registered Mail questions

- 1. Why is Registered Mail deemed the safest and most secure shipping method?**
Registered Mail is separated from other mail throughout the shipping process. It is shipped under lock and key whenever feasible and sign-offs occur at each step in the delivery process. A guard may accompany a package of high value.
- 2. Am I required to buy insurance with the post office for Registered Mail shipments?**
Postal regulations require that you declare the full value for all packages you ship via Registered Mail. This charge is for shipping, insurance, and security. However, the most the post office will pay for a Registered Mail loss is \$25,000. Jewelers Mutual provides up to \$100,000 coverage in excess of the insurance you purchase through the USPS.
- 3. If the USPS Registered Mail form gives me an option to choose insurance or not, why can't I decline insurance?**
The USPS has revised that form to make it clearer and is educating postmasters to assure that the regulations are applied consistently.
- 4. If I have to declare the full value for Registered Mail and pay the fee to the post office, am I really getting any additional coverage?**
Yes. The maximum amount that the post office will pay is \$25,000. The additional fee you pay to the USPS provides more secure handling. Jewelers Mutual provides \$100,000 coverage for Registered Mail in excess of the amount that you receive from the post office. We charge no premium and no deductible for this coverage.
Plus, with our "Premier Account" status with the post office, you make one phone call or send one e-mail to our Claim Department, and we can initiate an immediate investigation on your behalf to locate a lost or delayed shipment.
- 5. Can I give the Registered Mail package to my regular postal carrier?**
No. You must take Registered Mail packages to the post office.
- 6. Can I track Registered Mail shipments?**
You can verify the date and time of delivery and the delivery attempts online at www.usps.com.

If you have additional questions, contact your insurance agent or Jewelers Mutual at 800-558-6411 or YourInsuranceExpert@jminsure.com.



Coverage you can count on. People you can count on.

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