

- S900 Special Postal Services
- S910 Security and Accountability

## S913 Insured Mail

**Summary** S913 describes insured mail, what matter is eligible and ineligible for insurance, and the procedures to follow for mailing insured mail. It also covers the requirements to mail at the bulk insured service rates.

### 1.0 BASIC INFORMATION

**Description** [9-16-04] [9-9-04] Insured mail provides the following features:

- 1.1
  - a. Insured mail purchased at a retail post office provides up to \$5,000 indemnity coverage for a lost, rifled, or damaged article, subject to the standards for the service and payment of the applicable fee.
  - b. Insured mail purchased online provides up to \$200 indemnity coverage for lost, rifled, or damaged articles, subject to the standards for the service and payment of the applicable fee.
  - c. A bulk insurance discount is available for insured articles entered by authorized mailers who meet the criteria in 3.0. This service is not available for insurance purchased online.
  - d. Insured mail service provides the mailer with a mailing receipt. No record of insured mail is kept at the office of mailing. For mail insured for more than \$50, the Postal Service maintains a record of delivery (which includes the recipient's signature) for a specified period of time. Customers may obtain a delivery record by purchasing return receipt service. See S915 for details.

**Eligible Matter** [4-1-04] The following types of mail may be insured:

- 1.2
  - a. First-Class Mail (including Priority Mail), if it contains matter that may be mailed as Standard Mail or Package Services.
  - b. Standard Mail pieces subject to the residual shape surcharge (bulk insurance only).
  - c. Package Services.
  - d. Official government mail endorsed "Postage and Fees Paid."

**Ineligible Matter** The following types of mail may not be insured:

- 1.3
  - a. Parcels containing matter offered for sale, addressed to prospective purchasers who have not ordered or authorized their sending. If such matter is mailed, payment is not made for loss, rifling, or damage.
  - b. Nonmailable matter.
  - c. Articles so fragile that they cannot be carried safely in the mail regardless of packaging.
  - d. Articles not adequately prepared to withstand normal handling in the mail. As a rule, any mailable package should be insurable.
  - e. Mail not bearing the complete names and addresses of the sender and addressee.
  - f. Standard Mail pieces that are not subject to the residual shape surcharge.
  - g. Matter mailed at First-Class Mail rates (including Priority Mail) that consists of items described in E110 and required to be mailed at First-Class Mail rates.

**Fee and Postage** 1.4 The applicable insurance fee must be prepaid in addition to the postage, except on official mail sent under applicable provisions. The mailer guarantees to pay return and forwarding postage, unless the mailer writes instructions on the wrapper or envelope not to forward or return the mail.

**Additional Services** 1.5 [9-16-04] Insuring an item for more than \$50 allows customers to purchase restricted delivery service or return receipt service at a retail post office. The following additional services may be purchased at a retail post office and combined with insurance if the applicable standards for the services are met and the additional service fees are paid:

- a. Delivery Confirmation.
- b. Parcel airlift service (PAL).
- c. Return receipt for merchandise (for items insured for up to \$50).
- d. Signature Confirmation.
- e. Special handling.

**Delivery Record** 1.6 Mailers may request a delivery record after mailing under [S915](#).

## 2.0 MAILING

**Where to Mail** 2.1 [9-16-04] Insured mail may be mailed as follows:

- a. A mailer must mail insured mail at a post office, branch, or station or give the mail to a rural carrier. Such mail may be placed in, but not on, a rural box. Such mail must not be placed in a post office maildrop or in or on a street letterbox. A mailer may leave the mail in a rural box with a note showing the requested amount of insurance, if stamps are affixed for postage and fees or money for postage and fees is left in the box. The USPS is not liable for any article or money left in a rural box until the carrier receipts the article. A mailer at a nonpersonnel rural unit must meet the rural carrier at the unit for insurance service.
- b. A mailer who purchases insurance online may mail at a post office, branch, station, give the mail to the carrier assigned to that delivery address, or place the mail in a post office maildrop or a collection box. A mailer may leave the mail in a rural box, schedule an on-demand pickup or schedule a carrier pickup using [www.usps.com](http://www.usps.com). The USPS is not liable for any article or money left in a rural box until the carrier receipts the article.

**USPS Inquiries** 2.2 [9-16-04] USPS employees are required to ask whether the package presented for insurance contains anything liquid, fragile, perishable, flammable, or potentially hazardous.

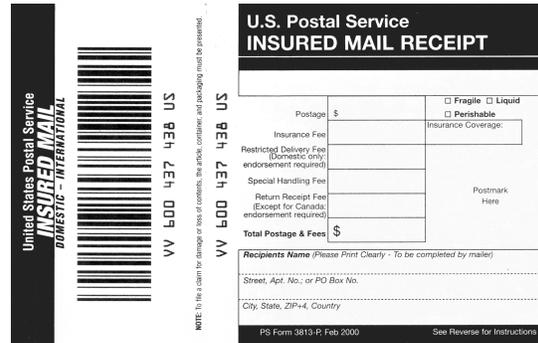
**Markings and Use of Form 3813-P** 2.3 [9-16-04] The treatment of parcels is determined by the insurance amount:

- a. Retail insured for \$50 or less: Each parcel must be stamped on the address side with an elliptical insured marking as shown in [Exhibit 2.3](#). This marking must be placed above the delivery address and to the right of the return address.
- b. Retail insured for more than \$50: Each parcel must have barcoded Form 3813-P (see [Exhibit 2.3](#)) affixed above the delivery address and to the right of the return address. Form 3813-P must not be used for parcels insured for \$50 or less.



- c. Mail for which insurance is purchased online must include the text “Insured” in the indicia area of the online label; the markings in 2.3a and 2.3b are not required.
- d. All insured parcels, regardless of insurance amount, must be postmarked unless postage is paid by postage meter stamp, permit imprint, or PC Postage (when insurance is purchased online).

**Insurance Marking and Form 3813-P**  
Exhibit 2.3



**Privately Printed Form 3813-P**  
2.4

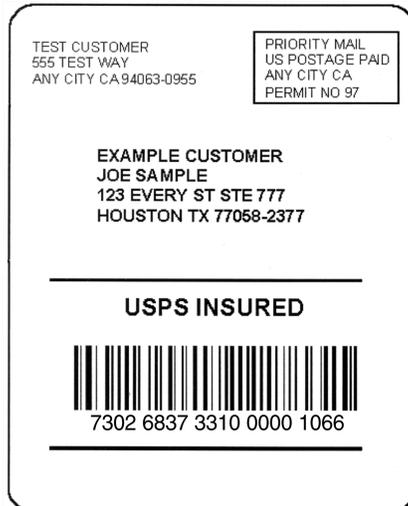
If authorized, a mailer may use a privately printed Form 3813-P for domestic mail only. The privately printed form must be nearly identical in design and color to the USPS form with a barcode and human readable numbers that meet the USPS specifications in Publication 109. A minimum of three preproduction samples must be submitted to the business mail entry manager serving the mailer’s location for review by the mailpiece design analyst. Once approved, the mailer must print sample labels with barcodes to be certified under the technical requirements in Publication 109.

**Integrated Barcodes**  
2.5

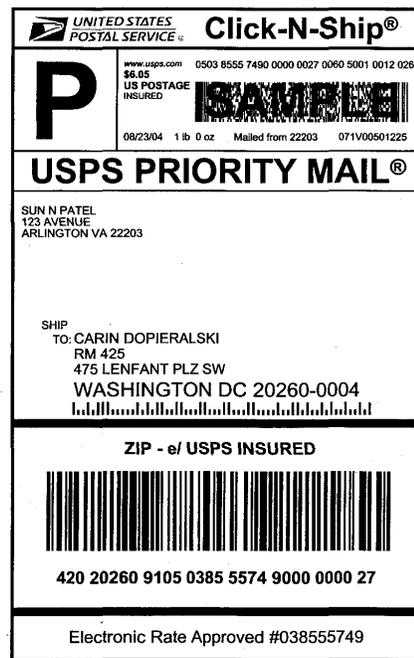
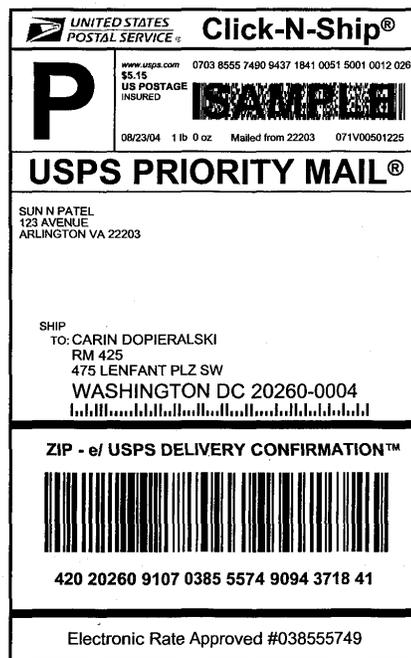
[9-16-04] The following options are available for mailers who print their own labels:

- a. An integrated barcode may be used by Confirmation Services electronic option mailers who wish to combine insurance with Delivery Confirmation or insurance with Signature Confirmation into a single barcode on the shipping label to eliminate multiple labels and barcodes on packages. Additional information on the integrated barcode solution can be found in Publication 91, *Confirmation Services Technical Guide*.
- b. Mailers have another option for printing labels with insurance (see Exhibit 2.5b). The privately printed label must meet the specifications described in Publication 91. Applicable certification procedures must be followed, also as specified in Publication 91.
- c. An integrated barcode must be used when insurance is purchased online (See Exhibit 2.5c). This barcode combines the insurance and electronic option Delivery Confirmation or Signature Confirmation Services into a single barcode on the shipping label and is available for Priority Mail and parcels mailed as Parcel Post, First-Class Mail, and Media Mail. Additional information on the integrated barcode can be found in Publication 91.
  - (1) Insurance purchased online for \$50 or less with electronic option confirmation services; the human readable text above the integrated barcode must state “e/USPS DELIVERY CONFIRMATION.”
  - (2) Insurance purchased online for more than \$50 up to \$200 with electronic option Confirmation Services; the human readable text above the integrated barcode must state “e/USPS INSURED.”

### Mailer-Printed Label With Integrated Barcode Exhibit 2.5b



### Integrated Barcodes With Routing ZIP Code Exhibit 2.5c



### Prohibited Markings 2.6

Private insurance endorsements or markings may not appear on the address side of mail but may appear elsewhere, if they do not resemble official postal endorsements and are not confused with postal endorsements.

### Receipt 2.7

[9-16-04] [5-1-04] Receipts are provided as follows:

- a. For each retail insured mail article, the mailer receives a USPS sales receipt and the appropriate postmarked (i.e., round-dated) insured mail form as follows:
  - (1) Form 3813 when the insurance coverage is \$50 or less.
  - (2) Form 3813-P when the insurance coverage is more than \$50.

- b. For each online insured mail article, the mailer has access to an electronic record of purchase and the option for a printed record of purchase as follows:
- (1) A computer printout from the Web-based application through which the label was printed and insurance was purchased. The printout must clearly identify the following information: the Delivery Confirmation or Signature Confirmation services number of the insured parcel, total postage paid, insurance fee paid, declared value, declared mailing/shipping date, origin ZIP Code, and delivery ZIP Code.
  - (2) A printed Online Label Record.

**USPS Records**  
2.8 The USPS keeps no mailing records for insured parcels. The mailer must write the addressee's name and address on the receipt and keep it. The mailer must show the receipt when making a claim for loss or filing an inquiry.

**Firm Sheet**  
2.9 If three or more insured articles are presented for mailing at one time, the mailer may use Form 3877 (firm sheet) or privately printed firm mailing bills. Privately printed or computer-generated firm sheets that contain the same information as Form 3877 may be approved by the local postmaster. The mailer may omit columns from Form 3877 that are not applicable to insured mail. The mailer must present the books with the articles to be mailed at a post office. The sheets become the mailer's receipts. All entries made on firm sheets must be made by typewriter, ink, or ballpoint pen. Alterations must be initialed by the mailer and accepting employee. All unused portions of the addressee column must be obliterated with a diagonal line.

### 3.0 ADDITIONAL REQUIREMENTS—BULK INSURANCE

**Eligibility**  
3.1 To mail at the bulk insured service rates, mailers must obtain an authorization under 3.2 and must meet the following criteria:

- a. Enter mailings of insured articles under an approved manifest mailing system agreement.
- b. Mail a minimum of 10,000 insured articles annually. To meet the minimum volume requirement, mailers may total all insured articles mailed at multiple locations.
- c. Provide a printed Form 3877 or facsimile and a copy of Form 3877 on a disk or other electronic medium.
- d. Effective at a future date, provide a soft (electronic) copy of Form 3877 in a new, approved format.

**Authorization**  
3.2 [9-16-04] Mailers must apply for authorization to mail at the bulk insured service rates through their local postmaster or designee by completing the customer portion of the Bulk Insured Service (BIS) verification form. The postmaster or designee will verify on this form that the mailer meets the requirements in 3.1. If the mailer does not meet the requirements, the application will be denied. If the mailer meets the requirements in 3.1, the postmaster or designee will certify on the Bulk Insured Service (BIS) verification form that the mailer qualifies and forward the form to the manager of Claims Processing at the St. Louis Accounting Service Center (ASC). After reviewing the information, the ASC will notify the postmaster of their concurrence of the application and provide a range of claim numbers to be used by the mailer for filing claims. The postmaster or designee will then provide the customer with the approval of the application and with information needed to file claims, including the assigned claim numbers. At a future date, electronic filing of indemnity claims will become mandatory. Prior to mandatory electronic claims

filing, customers will be provided with the format instructions for the new electronic (soft copy) of Form 3877 and instructions for electronic filing of indemnity claims.

#### **4.0 DELIVERY**

An item insured for \$50 or less is delivered as ordinary mail. Delivery of insured mail is subject to [D042](#).