



UPS Capital®

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Cargo Insurance Claims

Frequently asked questions

Our goal is to make the claims process as easy as possible for you. The following tips should help you manage the necessary steps to initiate a claim and receive prompt payment. We've also provided helpful suggestions on ways you can protect your shipments to keep your customers happy.

WHO DO I CALL IF I NEED HELP?

- Please contact the UPS Capital® claims team at 1-866-384-1852 or email upscapitalcargoclaims@ups.com.

HOW LONG DO I HAVE TO REPORT A PROBLEM WITH A SHIPMENT?

- The time in which you can submit a claim varies by policy.
- Please refer to your policy for specific guidelines and limitations.

HOW DO I FILE A CLAIM?

- For UPS® small package claims, simply submit your claim form to UPS Capital and we will do the rest.
- For all other claims, promptly notify the transportation carrier in writing that there was an issue with the shipment. [See sample carrier notification letter](#).
- Provide your claim and supporting documents to UPS Capital by [email](#) immediately after putting the transportation carrier on notice. Complete and include the [Cargo Insurance claim form](#).
- It is best to retain the damaged product, box, packing materials, and goods – in the event that an inspection or survey is necessary.
- After filing a claim, you will receive a claim number and contact details for the claims adjuster.

HOW WILL I KNOW THAT MY CLAIM HAS BEEN RECEIVED?

- You will receive an acknowledgement of claim receipt by email within 48 hours.
- Please contact our office at 1-866-384-1852 if you have not received notification of receipt within five business days.

WHAT COULD CAUSE MY CLAIM TO BE DELAYED?

- All cargo insurance companies have three basic requirements before a claim can be paid:
 - Evidence of a loss or damage to the goods
 - Evidence to support the value of the claim
 - Evidence to support the loss occurred during transit
- Failure to provide information or documents that have been requested in writing by a claims adjuster may cause your claim to be delayed.
- In the event of a damage claim, failure to retain the damaged cargo and packaging may result in a denial or a delay in your claim.

HOW LONG WILL IT TAKE TO RECEIVE PAYMENT?

- We strive to review and process all covered claims within a window of 5 business days following initial receipt of your claim. If additional information is needed, the adjuster will notify you in writing.
- Once your claim has been processed for payment, it could take anywhere between 2 to 14 days to receive your payment. If you have received written notice that your claim has been processed, but have not received your payment within 14 days, contact us via phone at 1-866-384-1852 or by email at upscapitalcargoclaims@ups.com.

IS A SURVEY REQUIRED?

- The insurance company has a right to request a survey for any claim.
- Claims in excess of \$5,000 generally require a survey.

WHAT DOCUMENTS ARE GENERALLY NEEDED TO PROCESS A CLAIM?

Lost Shipments

- Freight
 - Packing list (if applicable)
 - Freight invoice (if applicable)
 - Replacement invoice or refund/credit memo (if applicable)
 - Written statement of non-receipt by consignee (if applicable)
 - Police report
- Small Package
 - Packing list (if applicable)
 - Replacement invoice or refund/credit memo (if applicable)
 - Written statement of non-receipt by consignee (if applicable)
 - Police report

WHAT DOCUMENTS ARE GENERALLY NEEDED TO PROCESS A CLAIM? (CONT.)

Damaged Shipments

- Freight
 - Copy of delivery receipt
 - Detailed photos of packaging, label, and damage to cargo
 - Repair estimate (if applicable)
 - Packing list (if applicable)
 - Freight invoice (if applicable)
 - Replacement invoice or refund/credit memo (if applicable)
 - Certificate of destruction
- Small Package
 - Detailed photos of packaging, label, and damage to cargo
 - Repair estimate (if applicable)
 - Packing list (if applicable)
 - Replacement invoice or refund/credit memo (if applicable)
 - Certificate of destruction

HOW CAN I EXPEDITE DAMAGED PACKAGE CLAIMS?

- Promptly report a damaged shipment and provide valid contact numbers for you and your customer.
- Electronic notification is recommended through the UPS online portal at: www.ups.com/claims. You may also contact the UPS Capital Customer Relations Group at 1-877-263-8772.
- Return all claim forms promptly with fields and attachments completed in full.
- Provide a contact name, valid email address, and phone number on your "Request for Claim Payment" form.
- Always retain damaged merchandise. Failure to do so can result in a delay or impact claim payment.
- You or your customer should take photos at the time the damage is reported. Photos need to include all sides of the outer box, a readable photo of the tracking label, all internal cushioning, and the damaged merchandise.
- An inspection by a UPS representative might be required. UPS will prepare a damage inspection report and contact the shipper of record with the results of the inspection.
- UPS will provide the shipper with a damage claim number as soon as the damage is reported online.
- Wait for the UPS Damage Call Tag to be issued to the receiver before you send your customer a return label as this may cause delays or even cause non-payment.
- Note if the damaged merchandise is repairable or damaged beyond repair. If repairable, please provide a repair quote with a breakdown of parts and labor.
- Include proof of value with your claim paperwork, such as an invoice to your customer or your vendor invoice. This should include the sale price to your customer or replacement cost of the merchandise that was damaged.

PACKAGING TIPS TO MINIMIZE LOSS AND DAMAGE

- Use a box strong enough to support the weight of the contents.
 - Never exceed the maximum gross weight limit for the box which is usually printed on the box maker's certificate on the bottom flap of the box.
- Properly cushion contents.
 - Use at least two inches of appropriate cushioning material to protect items from each other and the corners, sides, top, and bottom of the box.
 - Fragile items such as electronics, glass, ceramics, and artwork need separation from each other and from the corners, sides, top, and bottom of the box. Consider additional cushioning or a double box.
- Reinforce package edges to protect from collapse.
 - Consider increasing the strength of the box or using angle-board (V-board) to increase the beam strength of the package.
- Some contents come with their own containers or cases. These may not be durable enough to protect contents. Consider a corrugated shipping container.
- Securely seal contents at risk from leakage.
- Securely seal package closures and seams with reinforced tape.
- Use a strong tape, such as:
 - Pressure-sensitive plastic tape that is at least two inches wide
 - Nylon-reinforced filament tape that is at least two inches wide
 - Water-activated reinforced tape that is at least three inches wide
- Include complete address information and telephone numbers on the label.

WAYS TO PROTECT PALLETIZED LTL SHIPMENTS

- “Brick-stack” your boxes. This helps distribute the force and weight of the goods and can help reduce damage.
- When stacking the boxes, they should not exceed the dimensions of the pallet.
- Make sure each box is labeled. Often, LTL providers will “break bulk” which means taking apart a pallet to optimize the density of a trailer. When this happens, the pallet needs to be re-built prior to delivery. It is imperative that each box is labeled to help reduce the potential for loss.
- Strapping or anchoring the boxes to the pallet can also help minimize friction and movement of the boxes. Shrink wrap is also an effective method to keep the pallet tight and intact.
- Depending on the contents, a closed or open crate can be used. It is important the wood is not made of particle board which damages easily. If using an open crate, the spacing is very crucial; too much room can allow access to the product and thus damage can result.
- If you have fragile goods, you should place a fragile sticker on every corner to ensure visibility. If your goods should not be stacked, use a “do not stack” cone.



UPS Capital®

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