

▶ *Hanover Risk Solutions*

## Recommendations for Shipping Jewelry

Shipping goods to others presents a significant risk for a jeweler. Hanover loss experience is that shipping-related losses are one of the most common types of loss that our customers experience.

There are some simple, low-cost precautions that you can take to lower your risk of loss:

- Never send a package that is too small or light in weight that screams “jewelry” to the thieves. A shoebox size package with added material for weight will attract less attention. Double boxing provides extra protection from dishonest employees of the shipping firms who may only have a brief moment to slit your package open quickly. Providing this double obstacle can discourage theft. Using shipper-provided packaging as the outer container is a cost effective way to implement this control.
- Avoid the use of “jewelry words” in the address of the sender or recipient. Use partial names, initials or other appropriate names that do not mention jewelry.
- Be careful of return addresses containing well-known zip codes for jewelry districts in New York, Los Angeles, Chicago and other major jewelry cities. Some jewelers use the address of their lawyer, accountant or other location outside of the jewelry districts for the return addresses.
- Double check addresses of all outgoing packages containing jewelry goods. Misdirected packages have a much higher chance of being stolen because they touch many more hands and sit around much longer awaiting re-delivery. Using on line tools at [www.usps.gov](http://www.usps.gov) or the shipping company on line shipping document programs will allow you to verify that the address is valid before you ship the goods. Some label-making software also has address verification software or links to verify dresses.
- Do not use special security tape that can raise the visibility of a package, indicating valuable goods inside, and providing a red flag for thieves.
- When shipping, mark your boxes with a discreet, unique mark so that you can later determine if the package or box received was the same one you sent.
- Disguise the outside of the package as much as possible as to contents. Use misleading labels indicating non-jewelry goods. The use of shipper-provided packaging is a cost effective way to implement this control.
- Splitting a shipment into two or more lower-value parcels can prevent a catastrophic loss.
- Always include a packing slip in the packages that you send in order to identify the items included in the package. You should also insist that a packing slip be included when merchandise is shipped to you.

- Firmly attach the address label or air bill to the package. Simply inserting the address label in a clear plastic sleeve or pouch allows address labels to be easily replaced with new labels by thieves and packages to be diverted.
- Always require a signature to be obtained upon delivery. Do not allow a shipper to release the signature requirements. Delivery verification is available from all major shippers.
- Check all packages for tampering immediately upon receipt and before signing for them. When you receive a package, check to make sure that all the items listed on the packing slip are contained in the shipment. If items are missing, or if no slip is included, immediately call the firm shipping to you.
- The safest method of shipping, confirmed by Hanover experience, is U.S. Postal Service Registered Mail. If overnight service or speed is a necessity, USPS Priority and Express mail have had excellent loss results. The U.S. Postal Service offers up to \$5,000 insurance for Express Mail. Use Express Mail and the USPS, including First Class Registered Mail, whenever possible.
- There are specialized services that offer insured overnight shipping of high value packages with no deductible.
- For shipping high-value or irreplaceable goods, use an armored car courier service. Shipment by this method has an excellent record for safety, although it may not be available or practical on a daily basis because of time constraints, cost or shipping locations.
- Do not ship goods overnight on a Friday unless you are certain the recipient will be open on Saturday to accept delivery. Do not ship jewelry on a Friday for a Monday delivery. The longer the packages remain undelivered, the greater the risk they will be stolen.
- When packages are picked up at your premises, check the identification of the person picking up the packages. It is not difficult for criminals to obtain the uniforms of shipping companies, or for a thief to claim to be a courier.
- If you have a shipping loss, or a pattern of shipping losses, consider changing shipping companies. Losses may mean that your firm's packages have been targeted within the shipping company. If you experience losses, ask to meet with the shipper's security department to discuss your situation.
- Report any misdirection or loss immediately. USPS and most of the major shippers have tracking and confirmation tools available on line. Use these tools to track critical or high value shipments. You can report a missed delivery very quickly or a missed transfer point will be obvious quickly.
- Consider using a dedicated mailing service such as Gempostage. The web site for this service is [www.Gempostage.com](http://www.Gempostage.com) This service offers discounted mailing rates for registered users. Shipping services have dedicated contacts within the postal service to investigate missing shipments.

Your insurance policy may contain provisions that assign more restrictive duties in respects to shipping goods. Please be sure that you are familiar with these provisions of your policy. Your Hanover agent can help you with any policy related questions.

Hanover Insurance has a full time staff of knowledgeable and experienced loss control professionals. We offer these services to our clients to improve their risk management and safety programs. Let us help you improve your program.

To access Hanover Risk Solutions, contact your agent or visit us on the web at: [www.hanoverrisksolutions.com](http://www.hanoverrisksolutions.com)

▶ To learn more about Hanover Risk Solutions,  
visit [hanoverrisksolutions.com](https://hanoverrisksolutions.com)

## Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.

The  
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**hanover.com**  
The Agency Place (TAP) — <https://tap.hanover.com>

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