



NW Insurance Council

## *Consumer Alert*

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**Release Date: 12-05-2024**

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## Don't let Porch Pirates loot your packages!

*Should you file a stolen package claim with your insurance company?*

### What To Know

- According to [Forbes Home](#), an estimated 115 million packages worth \$9 billion were stolen last year, with nearly 40 percent of Americans having a package stolen.
- Homeowners and Renters Insurance policies typically cover stolen packages, subject to your deductible. Keep those receipts!
- We have tips to help protect your packages from “Porch Pirates.”

*SEATTLE, WA, December 5, 2024* – During the holiday season, many items and gifts bought online for Christmas will sit exposed on doorsteps and porches until brought inside, creating a perfect opportunity for “porch pirates” to steal those unattended packages.

Christmas is a notorious time for “Porch Pirates” to strike, but delivered packages can be stolen anytime, not just during the holiday season. As online sales have skyrocketed, so have package thefts. According to [Forbes Home](#), nearly 40 percent of Americans had a package stolen in 2023, and 115 million packages estimated at \$9 billion were stolen last year.

If you suffer a *costly* loss – or damage to your home due to a theft – Homeowners or Renters insurance may help you recover from the loss. But it’s also good to follow some simple steps to help protect your home and deliveries from opportunistic thieves.

Most [Homeowners](#) and [Renters](#) Insurance provide coverage for your personal possessions inside and outside your home, including packages delivered to your doorstep. And if packages are stolen from your car, it’s not your auto insurance that will cover the loss but your Homeowners or Renters insurance.

Keep in mind, though, that filing an insurance claim for a stolen package is subject to your deductible and may only be helpful if the stolen item’s value is well above your deductible amount. You may also want to consider the impact filing a homeowners claim for a stolen package will have on your future premiums.

“It is typical for a homeowners insurance deductible to be a percentage of the insured value of the home, and may be in the \$1,500 - \$2,500 range, or more,” said Kenton Brine, NW Insurance Council President. “For renters insurance, the deductible is lower. But if the value of your stolen package is more than your deductible and you can provide purchase information, the good news is that your policy is likely to provide replacement coverage.”

Another option is to purchase insurance coverage specifically for stolen packages through a subscription-based company called [PorchPals](#). The coverage allows up to three claims during each year of membership and offers a \$2,000 reimbursement limit for each stolen package.

There are ways to help protect your packages from thieves. Below are a few tips to help keep those “Porch Pirates” at bay, and what to do if your package is stolen:

### Ways to Protect Yourself

- **Before you pay online**, check to see if your method of payment (bank credit or debit cards, or online payment systems like Venmo or PayPal) offer “purchase protection” (see below) for stolen packages.

- **Before ordering a purchase online**, familiarize yourself with the claims process and reimbursement or replacement policies for each delivery service – such as UPS, FedEx, Amazon and USPS – if your package is lost or stolen.
- **Insure your purchases** for the full amount of the item with the seller and/or the carrier shipping the package. But also ask if that insurance covers the package after drop-off at your doorstep.
- **Use tracking numbers** to keep track of your packages and/or require signatures on all package deliveries.
- **Take advantage of delivery service email or text delivery alerts** on your smart phone and try to have someone at home to receive the package if you know when it's going to be delivered.
- **Consider having packages delivered to an alternate location**, such as your workplace or a parcel locker, or connect with trusted neighbors and plan to sign for and receive each other's packages when the other is not at home.
- **Install a security camera system** at your front door. It may not prevent a porch pirate from stealing your package, but you'll have their face on video if you decide to file a police report or an insurance claim. Just make sure the camera is set at an angle that easily captures visitor's faces.

### Package Stolen? What To Do

- Once you've verified the package was delivered, check with your neighbors first just in case it was delivered to the wrong house. Also check around and near your front door in case the delivery driver placed the package in a spot that's hidden from plain view.
- Make sure to keep all receipts, tracking numbers, delivery confirmations and any other evidence you have of the item in the lost or stolen package.

- If your package is confirmed stolen, contact the seller or retailer and file a claim with them. Various retailers have different policies for handling stolen items and you are likely entitled to a refund or a replacement.
- You may also want to file a claim with the shipping company. Contact the carrier online or by phone to report the missing or stolen package. Carriers, such as the Postal Service or UPS, have their own processes for handling lost and stolen packages.
- The credit card you used to buy the item may have [Purchase Protection](#). If the item was purchased entirely by that credit card, and the card issuer is alerted within a specified timeframe, you may be reimbursed for the stolen package. Just make sure to review your credit card company's Purchase Protection policy to familiarize yourself with any exclusions that may apply.
- Your [Homeowners](#) or [Renters](#) Insurance policy likely covers stolen packages, so you could file a claim. That may only be helpful, however, if the item is worth more than your deductible.

If you'd like more information about property & casualty insurance, contact the NW Insurance Council at (800) 664-4942 or visit [www.nwinsurance.org](http://www.nwinsurance.org)

*NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.*

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