The service DHL Cargo Insurance offers protection against the consequences of loss or damage to your shipments.

However much care we take of the goods entrusted to us, there is always the slight possibility that shipments may be damaged – for example, in road traffic accidents. The actual damage caused to you may turn out to be greater than the liability or insurance, which the product already includes.

If your goods are lost or damaged, DHL will refund the damage or loss caused in accordance with its General Terms & Conditions (in the currently applicable version). Claims will be paid on the basis of the agreed liability. For shipments with the service cargo insurance the claim will be paid according to insurance policy conditions.

Whenever the liability or the insurance already included in the product is insufficient, DHL recommends that you protect shipments with valuable contents through an additional service cargo insurance.

The cargo insurance service provides coverage in case of loss of or damage to goods for parcels and express shipments, up to the agreed amount.

**TAKE ADVANTAGE OF THE BENEFITS OF DHL CARGO INSURANCE**

**Comprehensive protection**
In general, insurance protection applies to the entire period of the transport (from the handover of the shipment to DHL until its delivery).

**Indemnification even without liability**
You will receive compensation for damage of goods according to the agreed insurance conditions, even if the loss occurred during transportation without DHL being responsible.

**Avoid disputes**
In case of loss or damage, the DHL Cargo Insurance can save you from disputes with suppliers or customers.

**HOW THE COVERAGE COMES INTO EFFECT**

Provided that you select the appropriate DHL cargo insurance and pay the additional charge, DHL will arrange comprehensive cargo insurance protection.3

Better safe than sorry: For all service specifications4 please talk to your DHL sales contact or to the customer service.

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1 Please note: the relevant General Terms & Conditions place restrictions on sending certain particularly threatened goods (valuables). An infringement of this restriction will necessarily lead to the exclusion of any liability and insurance coverage, i.e. in case of damage, no compensation will be paid for such shipments.
2 If the goods are sent by DHL Paket International or DHL Paket Connect, cargo insurance of up to EUR 500 is already included without additional charge.
3 DHL as the policy holder and entity responsible for paying the premiums will arrange in conjunction with its activity as carrier a cargo insurance, which covers your interest in the shipped goods as co-insured through payment of the relevant additional charge.
4 Parcels and express shipments with the cargo insurance service may only be posted against confirmation of postage to Deutsche Post’s retail outlets and such parcels additionally in parcel shops of DHL, but not to other posting facilities such as DHL Packstations or parcel boxes.
WHAT IS INSURED?
The insurance will provide compensation for any items damaged or lost in transit subject to specific restrictions, limitations and exclusions.

- The proven value of your shipment is insured at the time of collection or handover, which means the replacement costs for total loss or the actual impairment in case of damage or partial loss, but to a maximum amount of the agreed sum insured.
- Cargo insurance is concluded for each shipment. A shipment can consist of one or more packages. In case of a shipment consisting of multiple packages ('Mehrcollis'), the insurance cover and the sum insured refer to all packages.
- In case of total loss of your insured shipment, you also have the right to be compensated for your shipping expenses, and in case of a partial loss, to be compensated for the relevant proportion of your shipping expenses.

For example, the following damages are not covered by the insurance:
- Damage to shipments which are excluded from carriage under the on the day of handover applicable General Terms & Conditions
- Normal damage due to leakage, normal reduction in weight or volume, or normal wear and tear on the shipment
- Damage occurring because of a lack of packaging, or inadequate packaging, or preparation of the shipment on your part
- Damage which you have caused wilfully yourself
- Damage because of the nature of the shipment, e.g., internal damage to perishables
- Consequential loss, damage caused by delays, lost profits, financial losses and other indirect damage
- Damage occurring due to the use of nuclear weapons or radioactivity
- Damage to shipments that, contrary to the obligation¹, were not delivered or personally handed over to Deutsche Post retail outlets or parcel shops of DHL

WHAT YOU HAVE TO TAKE INTO ACCOUNT IN CASE OF DAMAGE
For damage regulation it is necessary to provide the receipt of posting and other appropriate documents describing the content of the shipment and its value (e.g. invoices and receipts).

THIS IS HOW TO LODGE YOUR INSURANCE CLAIM:
If you wish to lodge an insurance claim, please inform DHL of the damage without delay. Please send us the details in writing:

For national and international packages:
DHL Customer Service – Service Center
22795 Hamburg, Germany

For international Express shipments:
DHL Express Germany GmbH
Kundenservice [Customer Service]
40789 Monheim am Rhein, Germany

For national Express shipments:
DHL Express Germany GmbH
Kundenservice [Customer Service]
22795 Hamburg, Germany

Or by e-mail to:
www.dhl.de/kontaktformular for your DHL parcels
www.dhl.de/express/kundenservice for your Express shipments

DO YOU HAVE ANY QUESTIONS ABOUT CARGO INSURANCE?
Find out more about shipping your parcels in Germany and abroad by calling +49 (0)228 4333112 or on the Internet at www.dhl.de
For information on Express shipments in Germany and abroad, call 0180 6 345 300* or on the Internet at www.dhl.de/express

Legal content as of 01/2020
* This is a translation of the „Die Transportversicherung von DHL – Sicherheit auf allen Wegen“ in its version as of January 1st 2020 in German language. This translation is for convenience only. The only binding version in case of any dispute, lack of clarity or divergence is the version in German language.

** 20 Euro cents per call from a German landline; or a maximum of 60 Euro cents per call from a German mobile phone network.