

Compensation Policy for Individuals' Shipments

# Purpose:

The purpose of this policy is to establish a general framework for handling compensation related to individuals' shipments. It aims to clarify and define the scope and mechanism for compensating customers (senders) through Saudi Post |



SPL for damaged, lost, delayed, or misdelivered shipments. There are two types of compensation:

- Shipments insured by the customer under the shipment insurance service.
- Shipments not insured by the customer (sender).

Compensation	The financial compensation paid by the Saudi Post   SPL to the customer in the event of a delay, misdelivery, loss, damage, or shortage of the postal item.				
Limited Protection	Coverage for parcel shipments against loss, direct damage, shortage, delay, or misdelivery due to direct negligence, in accordance with the provisions of the Limited Protection described in this policy.				
Advanced	Additional coverage for documents and parcels—upon request by				
Protection	the customer—against direct loss, damage, misdelivery, or delay caused by direct negligence, in accordance with the provisions of the Advanced Protection described in this policy.				
Premium	Additional coverage for parcels—upon request by the customer—				
Protection	against direct or indirect loss, damage, shortage, delay, or misdelivery.				
Customer	An individual benefiting from the postal services provided by Saudi Post   SPL.				
Compensation	An additional amount paid by the customer in return for shipment				
Service Fee	insurance.				
Claim	The customer's legal right to request compensation for loss,				
Cidiiii	damage, shortage, delay, or misdelivery due to direct or indirect				
	causes.				
Postal Services	All domestic and international mail-related services and activities.				
Delayed Shipments	Shipments delivered later than the announced service timeframe.				
Misdelivered Shipments	Shipments delivered to an incorrect address or recipient.				
Direct Damage	Damage to a shipment due to improper handling by Saudi Post   SPL.				
Indirect Damage	Damage to a shipment resulting from environmental or external				
	factors without direct human intervention.				
Lost Shipment	A shipment that is lost during transport or delivery and cannot be located.				
Shortage in	A shipment that was delivered with missing items or contents				
Shipment	included in the shipment.				
Customers	Individuals who send goods or parcels for shipment to their				
(senders)	intended destination.				



Parcel	Any postal packet, box, bag, container, or similar item that contains goods, is not considered a letter, and complies with the standards of the Transport General Authority.		
Document	A document is defined as a written or printed document that may contain important information.		

#### 3. Claim Submission Procedures:

- 3.1 Compensation claims can be submitted through the unified customer service number, X Platform, or the official website of Saudi Post | SPL.
- 3.2 After the claim is submitted, an SMS will be sent to the customer requesting the submission of the required documents as per Clause (5) of this policy, within a maximum of 30 business days.
- 3.3 All claim-related information and documents must be verified in accordance with Clause (5) of this policy.
- 3.4 An SMS will be sent to the customer to confirm the receipt of the claim.
- 3.5 If the submitted documents do not meet the minimum requirements, the customer will be notified via SMS to complete the request within a maximum of 5 business days from the date the message is sent.
- 3.6 The customer must complete the minimum required documents within 30 days; otherwise, the right to compensation will be forfeited unless an acceptable excuse is provided and approved by Saudi Post | SPL.
- 3.7 Once all documents are completed, the claim review process will begin and be completed within a maximum of 7 business days from the date of receiving all required documents. The customer will be informed of the claim result via SMS.
- 3.8 The compensation amount will be deposited into the customer's bank account within 15 business days following the issuance of the claim result. (During the fiscal closing period, the process may take up to 60 days.)

# 4 .Policy Statement:

The services subject to this policy are the postal services listed under the Definitions section.

## 4.1 Shipments Subject to Limited Protection:

- **4.1.1** Saudi Post | SPL provides limited protection for all postal services, both domestic and international. If the customer requests an upgrade to a higher level of protection, an additional fee is required, payable either through electronic payment or at point-of-sale locations.
- **4.1.2** The limited protection service applies to shipments that are damaged, lost, delayed, misdelivered, or have a shortage. It does not cover indirect damage or loss.



- **4.1.3** When a customer selects the limited protection service offered by Saudi Post | SPL, it is not liable for any delivery delays resulting from accidental or uncontrollable events.
- **4.1.4** Shipments subject to limited protection that contain paper documents are not eligible for compensation from Saudi Post | SPL except in cases where reissuance fees for official documents apply. In such cases, the customer will be compensated for the shipping cost only, along with the reissuance fees, provided the customer submits proof of payment.

## 4.1.5 Compensation Process for Shipments Subject to Limited Protection Service:

- Maximum Compensation for Damage/Loss:
- 1. Shipments are covered for loss, shortage, misdelivery, and direct damage resulting from negligence by Saudi Post | SPL, not the sender, based on the declared value plus the shipping cost provided that the total compensation does not exceed SAR 375.
- 2. In the case of delayed delivery, the sender is compensated for the shipping cost only.
- 4.1.6 Saudi Post | SPL will make every effort to protect shipments from damage, loss, and delay in accordance with the expected delivery schedules; however, Saudi Post | SPL shall not be held liable in the following cases:
  - 1. Force majeure or any reasonable cause beyond the control of Saudi Post | SPL.
  - 2. Breach, failure, or negligence by the sender, recipient, or a third party that results in delayed delivery, misdelivery, or direct damage.
  - 3. The nature of the shipment itself, or any inherent defect or characteristic.
  - 4. Electrical or magnetic damage, or any similar harm to images, electronic recordings, or photographic materials of any kind.
  - 5. Any damage resulting from poor packaging by the customer, failure to label sensitive or fragile contents properly, or failure to request a label from Saudi Post | SPL to indicate that the contents are sensitive or fragile.
  - 6. Saudi Post | SPL is not responsible for any compensation resulting from the incorrect use or inaccurate entry of the national address, which leads to a failure in delivery or delay. The sender will be charged the full shipping costs unless the recipient is responsible for shipping charges, in which case the recipient will be charged.
  - 7. Saudi Post | SPL is not responsible for any compensation due to failure to collect the shipment within the declared holding period for the service (not



- exceeding 90 days), or once the allowable holding period has expired based on the nature of the shipment, particularly for perishable goods.
- 8. Items that are not eligible for shipping as outlined in Section 4.5.
- **4.1.7** The beneficiary must review and accept the terms and conditions of the service, the agreement, and the claim and compensation procedures before confirming the request.

## 4.3.0 Shipments Subject to Advanced Protection:

- **4.3.1** Advanced protection is an optional, paid service available to all customers. It applies specifically to parcels and documents.
- **4.3.2** If the customer requests to upgrade to advanced protection, a fee of SAR 15 is required for each document or parcel.
- **4.3.3** For parcel shipments, the customer is compensated with the value of advanced protection in addition to the compensation under limited protection.
- **4.3.4** For documents, the customer is compensated with the value of advanced protection, in addition to the shipping cost and reissuance fees, provided that the customer submits proof of payment.

### 4.3.5 Compensation Process for Shipments Subject to Advanced Protection:

- Parcel shipments are covered for loss, shortage, misdelivery, and direct damage resulting from the negligence of Saudi Post | SPL (and not the sender), with a compensation amount of SAR 500, in addition to the limited protection coverage.
- Documents are covered for loss, shortage, and direct damage resulting from the negligence of Saudi Post | SPL (and not the sender), with a compensation amount of SAR 500.
- In the case of delayed delivery, the customer is compensated for the shipping cost only.

# 4.4 Shipments Subject to Premium Protection:

- 4.4.1 Premium protection is an optional, paid service available to all customers.
- **4.4.2** If the customer requests to upgrade to premium protection, a service fee of 2% of the shipment's declared value is required.
- 4.4.3 Shipments containing paper documents are not eligible for any compensation services provided by Saudi Post | SPL, except in cases where



there is a loss resulting from the reissuance of official documents. In such cases, the customer is compensated for the value of the shipment.

## 4.4.4 Compensation Process for Shipments Subject to Premium Protection:

- Shipments are covered for direct and indirect damage, misdelivery, loss, or shortage due to negligence by Saudi Post | SPL— not the sender — based on the declared value plus the shipping cost, provided that the total compensation does not exceed SAR 100,000.
- In the case of delayed delivery, the customer is compensated for the shipping cost only.

**4.4.5** Saudi Post | SPL seeks to provide maximum protection for shipments from damage, loss, shortage, and delivery issues in accordance with the expected delivery schedules. However, under no circumstances shall the insurance cover risks or issues that are within the customer's control. In general, the insurance does not cover the following:

- 1. Any damage to the shipment resulting from poor packaging by the customer, failure to place shipping warning labels on the package, failure to label the contents as sensitive or fragile, or failure to request a label from Saudi Post | SPL to indicate that the shipment contains sensitive or fragile items.
- 2. Damage resulting from defective products. If Saudi Post | SPL can demonstrate that the damage was due to defective items inside the shipment, compensation will not be granted.
- 3. Saudi Post | SPL bears no responsibility under any circumstances for compensation claims related to the confiscation or seizure of the shipment during transportation by customs or any other government authority.
- 4. Saudi Post | SPL bears no responsibility for any compensation resulting from incorrect use or entry of the national address, which causes non-delivery or delay of the shipment.
- 5. Saudi Post | SPL is not responsible for any compensation related to the failure to collect the shipment within the service's announced holding period (not exceeding 90 days), or once the allowable holding period has expired based on the nature of the shipment, especially for perishable goods.
- 6. Items not eligible for shipping are referred to in Section 4.5.

**4.4.6** The beneficiary must review and accept the service terms and conditions, the agreement, and the claim and compensation procedures before confirming the request.

### 4.5 Non-shippable Materials:

1. Weapons, hazardous materials, or items that are prohibited or restricted according to the classification of the Universal Postal Union.



- 2. All types of currency.
- 3. Hazardous, flammable, and explosive materials.
- 4. All items prohibited from import or export under customs regulations, executive bylaws, and the applicable laws and regulations in the Kingdom.
- 5. Silver and gold, whether in the form of coins or bullion.
- 6. Images, books, newspapers, and all shipments that violate cultural traditions and public morals.
- 7. Any materials prohibited by a decision issued by the competent authorities.

#### 4.6 Claims Process:

- **4.6.1** Saudi Post | SPL compensates the customer for shipments that are damaged, lost, misdelivered, delayed, or contain shortages only if it is notified in the following cases:
  - 4.6.1.1 All claims for damaged shipments must be submitted by the customer
    within a maximum of 30 business days from the date of receiving the
    shipment. If the customer fails to meet this deadline, the right to claim
    compensation for damage is forfeited.
  - 4.6.1.2 If the shipment is officially declared lost by Saudi Post | SPL, all claims
    must be submitted by the customer between 15 business days after the
    expected delivery date (or the return of the shipment to the sender) and no
    later than 30 business days. Failure to meet this time frame forfeits the right
    to claim compensation for loss or misdelivery.
  - **4.6.1.3** If the shipment is delivered more than 21 business days after the expected delivery date due to reasons attributable to the service provider, the customer has the right to file a delayed delivery claim within a maximum of 30 business days after receiving the shipment.
    - **4.6.2** If the customer fails to comply with the mentioned deadlines or submit the required documents, the right to claim compensation is forfeited.
    - **4.6.3** For the "Aalmi" service, the delay period is calculated from the date the shipping fee is paid.
    - **4.6.4** Saudi Post | SPL is committed to delivering all shipments in excellent condition. If damage occurs during delivery, the customer may file a compensation claim, and if needed, will be notified via SMS to return the shipment for inspection.
    - **4.6.5** The liability of Saudi Post | SPL for any compensation shall be limited to the declared value of the shipment as specified by the customer on the shipping label.



- **4.6.6** In cases of damage or loss, Saudi Post | SPL is not liable for any damages exceeding the declared value.
- **4.6.7** The customer must submit all required documents listed in the attachments for the claim to be accepted by Saudi Post | SPL. If the documents are not submitted, the claim will be rejected.
- **4.6.8** Compensation claims will not be processed from December 20 through the end of the year. Saudi Post | SPL will resume disbursement at the beginning of the new year, in the order claims were received.
- **4.6.9** Only the sender (customer) is entitled to submit compensation claims if they have requested one of the postal services, whether domestic or international. No other party is eligible to benefit from compensation services.

### 5. Attachments:

To know the documents required as stated in section 4.6.7:

Required Documents	Damage or Shortage	Loss	Delay and Misdelivery
Photos of the damaged or missing shipment			
Photo of the packaging			
Invoices for the damaged goods showing			
actual cost			
Proof of delivery / proof of non-delivery			
Customer's bank account information			