



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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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

- An estimated 104 million packages worth \$15 billion were stolen in the past year, according to the [2025 SafeWise Package Theft Report](#).
- 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.”

BOISE, ID, December 3, 2025– During the holiday season, many online gift orders end up sitting in plain sight on doorsteps and porches, providing an ideal opportunity for “porch pirates” to strike. As online shopping has surged, so have reports of stolen deliveries.

[SafeWise](#), a home security and safety review website, estimates roughly 250,000 package thefts occur every day in the United States, resulting in about \$15 billion in losses over the past year.

While Christmas is a notorious time for porch pirates to strike, delivered packages can be stolen anytime, not just during the holiday season.

If you experience a costly loss, or if a theft results in damage to your home, Homeowners or Renters insurance may help you recover. These policies generally cover personal belongings both inside and outside the home, including packages left on your doorstep. And if a package is stolen from your car, it's your Homeowners or Renters coverage, not your auto insurance, that typically applies.

It's important to remember that any claim for a stolen package will be subject to your policy's deductible. This means filing a claim may only make sense if the value of the item significantly exceeds that amount. You'll also want to consider how filing a claim could affect 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 proof of purchase, the good news is that your policy is likely to provide replacement coverage."

Another option is a subscription-based service such as [PorchPals](#), which offers coverage specifically for stolen packages. Members can file up to three claims per year, with reimbursement limits of up to \$2,000 per stolen package.

There are also practical steps that can reduce your chances of falling victim to package theft. The following tips can help deter "porch pirates" and guide you on what to do if a package goes missing.

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 theft, but clear video footage can help support a police report or insurance claim.

Package Stolen? What To Do

- **Confirm the package was delivered**, then check with neighbors and look around your entryway in case it was placed out of sight.
- **Keep receipts**, tracking information, delivery confirmation, and any documentation related to the item.
- **If your package is confirmed stolen**, contact the retailer to report the issue. Many offer refunds or replacement items depending on their policies.

- **File a report with the shipping company.** Carriers such as USPS, UPS, and FedEx each have established processes for handling lost or 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

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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