



REGULATION

Post Office Regulations, 2024 · Regulation 133 (as amended by S.O. 1595(E), 25 March 2026)

# Insured Articles — Rules, Limits & Compensation Procedure

Effective: 01 April 2026

Dak Sutra Series

LDCE / PS Group B



## OFFICIAL PROVISION

Verbatim legal text

PRIMARY SOURCE

## Insured Articles — Overview

Any postal article (letter, parcel, etc.) containing articles of **value** may be insured against loss or damage in the postal system. Insurance is a declaration of value by the sender, and the Post Office undertakes to pay compensation equal to the insured value (subject to maximum limits) in case of loss or damage.

### Recent Amendment — S.O. 1595(E) dated 25 March 2026

#### Post Office (Third Amendment) Regulations, 2026

In the Post Office Regulations, 2024, in **Regulation 133, sub-regulation (1)**, for the words "*not exceeding one lakh rupees*", the words "*not exceeding five lakh rupees*" shall be substituted.

**Effective: 1st April, 2026** | Issued by: Vivek Kumar Daksh, Dy. Director General | F. No. F-01-01/2024-PO-Part (1)

## Articles That Can Be Insured

- Letters and parcels containing currency, jewellery, valuables, documents, electronic items
- Articles must be properly packed to withstand transit

## Maximum Insurable Value (w.e.f. 1 April 2026)

Category	Limit
Domestic insured articles (Regulation 133)	<b>₹5,00,000 (₹5 lakh)</b> per article
Before 1 April 2026 (old limit)	₹1,00,000 (₹1 lakh)

## Insurance Fee

Insurance fee is charged in addition to normal postage. The fee is calculated based on the declared insured value as per the slab rates notified by the Department.

### Compensation for Loss — Conditions

- Compensation is payable if the article is **lost, rifled, or damaged** in transit.
- The sender must establish the **actual value** of the loss — compensation cannot exceed the actual value OR the insured amount, whichever is **lower**.
- Compensation is **not payable** if the loss/damage is due to the **inherent defect** of the article or improper packing by the sender.
- Compensation is **not payable** if the loss occurred due to **act of God** (flood, earthquake, etc.) or enemy action.

### Procedure for Claim

1. Sender files complaint at booking post office.
2. Inquiry is conducted by the Division.
3. If confirmed lost/damaged, claim is processed by the competent authority.
4. Amount sanctioned and paid by Money Order/NEFT.



#### DAK GURU EXPLAINS

Plain-language breakdown

→ SIMPLIFIED

Insurance is the financial safety net for valuable postal articles. The government has **significantly enhanced the protection** w.e.f. 1 April 2026 by raising the cap from ₹1 lakh to ₹5 lakh. Here's the complete picture:

### Registration vs Insurance — The Final Word

Feature	Registration	Insurance
Purpose	Accountability & tracking	Monetary protection
Delivery	Against signature	Against signature
Loss Compensation	Up to ₹100 only	Up to declared/insured value <b>(max ₹5 lakh w.e.f. 1 Apr 2026)</b>
Best Use Case	Documents, legal notices	Jewellery, electronics, currency

### Why Was the Limit Raised to ₹5 Lakh?

The old ₹1 lakh limit was set under earlier regulations and had become inadequate given inflation and rising value of goods being mailed — especially electronics, jewellery, and legal instruments. The **Post**

**Office (Third Amendment) Regulations, 2026** [S.O. 1595(E)] raised it **5× to ₹5 lakh**, making insured postal service a viable alternative to private courier insurance for high-value items.

### The "Actual Value or Insured Value, Whichever is Lower" Rule

This fundamental rule is unchanged by the amendment: If you insure a watch for ₹3,00,000 but it actually costs ₹2,00,000, and it's lost — you get only **₹2,00,000** (actual value). You cannot profit from insurance. Always insure for the **full actual value** (up to the ₹5 lakh cap).

### When is Compensation NOT Paid?

- Improper packing by sender (fragile goods in flimsy packaging)
- Inherent vice of the article (perishable goods spoiling)
- Force majeure — natural disasters, enemy action
- If the declared value at booking was lower than the claimed loss



#### PRACTICAL EXAMPLE

Real-world scenario

#### CASE STUDY

**Scenario 1 (New Limit):** Arjun sends gold jewellery worth ₹4,50,000 as an insured article after 1 April 2026, declaring full value. The parcel is lost.

**Answer:** Under the amended Regulation 133 (w.e.f. 1 April 2026), the maximum insurable value is ₹5 lakh. Arjun's declared value ₹4,50,000 is within the limit. Compensation = **₹4,50,000** (subject to inquiry confirming loss).

**Scenario 2 (Before vs After the Amendment):** The same jewellery (₹4,50,000) was sent before 1 April 2026 — the maximum insurable value was then ₹1 lakh.

**Answer:** Arjun could insure only up to ₹1,00,000. Even if he declared ₹4,50,000, the Post Office would only pay **₹1,00,000** (old cap). The ₹3,50,000 balance would have been an uninsured loss. This shows the importance of the amendment.

**Scenario 3 (Under-insurance):** Rita sends a laptop worth ₹80,000 but insures it for only ₹50,000 to save on the insurance fee. It's lost.

**Answer:** Compensation = lower of actual (₹80,000) and insured (₹50,000) = **₹50,000**. She loses ₹30,000 by under-insuring. Always insure for full actual value.



#### EXAM INSIGHT

What the examiner expects

#### MUST READ

**Key Numbers & Rules – Updated as per S.O. 1595(E) dated 25 March 2026:**

Parameter	Before 1 Apr 2026	From 1 Apr 2026
Max insurable value	₹1,00,000	<b>₹5,00,000</b>
Governing provision	Regulation 133(1)	Regulation 133(1) as amended
Amendment notification	—	S.O. 1595(E), 25 March 2026

- Registered article (uninsured) loss compensation: **₹100 only** (unchanged)
- Compensation rule: lower of **actual value or insured value** (unchanged)
- Compensation NOT payable: improper packing, force majeure, inherent defect (unchanged)
- Amendment name: **Post Office (Third Amendment) Regulations, 2026**
- Issued by: **Vivek Kumar Daksh, Dy. DG**, under section 13 of Post Office Act, 2023

**Hot Exam MCQ (expect this in 2026 exams):** "What is the maximum value up to which a domestic postal article can be insured with effect from 1st April, 2026?" — Answer: **₹5,00,000 (₹5 lakh)**.

**Trap Question:** "The maximum insurable value for postal articles is ₹1 lakh" — **FALSE** (was true before 1 April 2026; now it is ₹5 lakh).

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