

## Checked-In Packages Going Missing?

**Many apartment complexes offer concierge storage and notification of parcel deliveries for residents who are away when packages arrive. If any of those go missing after you log them in, you could face liability claims.**

As part of a property manager's residential management software solution, there is often a log-in system for parcels being held for residents. The typical handling includes receipt by an apartment complex employee, signed acknowledgement of the parcel and storage in a locked room or closet. A notification may be automatically sent as a courtesy to the resident, and a computer-documented log-out is registered when the owner collects the parcel.

The United States Postal Service requires apartment mail receptacles to be secure from theft. The Post Office also requires one parcel locker per 10 resident mailboxes, and those holding areas must be protected from vandalism and theft. Some older apartments may be excused from compliance until their mail receptacles are updated, but having a secure area for parcels is a good plan even if you are still operating under a grandfather clause.

### Theft of Parcels

What, however, happens when—despite your best efforts and compliance with all laws—packages you have accepted on behalf of your residents vanish? Most likely, the owners will make a claim for the value of the item against the apartment manager. When the value of the item is small, it most likely won't exceed your insurance deductible, but what happens if you discover there is a chronic problem or a lot of items are missing on a single day? You could be looking at an employee theft, which isn't covered under standard commercial liability insurance or property insurance for apartment buildings.

An employee dishonesty or crime policy could be what you need in these circumstances. Specially written based on which employees you need to cover, a commercial crime insurance policy can protect you against large losses from a dishonest act by an employee. Your insurance agent can guide you through setting the fidelity bond and deciding who should be listed on the policy. If you use the services of a professional employer organization, your insurance agent can help you understand what your PEO contract covers in terms of worker dishonesty and what gaps you might need to fill.

Establishing excellent theft deterrents and monitoring parcel lockers is the best way to cut down on employee theft of delivered packages that await resident pickup. Set up a risk mitigation plan alongside your insurance program to minimize your losses due to worker theft.

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