ToolGPA

NOVEMBER 2026

InsureShip

The Insider's Guide

Shipping insurance sold at checkout or on bulk shipments



Every plan, grade, refund rule and rival among shipping software, read from InsureShip's own pages.

Made by Online Shipping Insurance Services, Inc. · checked Nov 13, 2026 · toolgpa.com

2.4
GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from InsureShip's own pages, its app-store listings and our grades. Every fact in it is on InsureShip's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.4

GPA, above 49 of the 80 other shipping software we grade

InsureShip is a licensed insurance agency that offers shipping insurance in three programs: an opt-in offer at checkout, bulk coverage for businesses insuring their own shipments, and an advertising partnership for merchants. Claims are filed with InsureShip, and the site names Navigators, a Hartford company, as underwriter.

To get you started, here are **8 things to know about InsureShip**, taken from its own pages and our grades.

> **The checkout program's pricing is not published, and coverage is subject to terms, limits and state availability.**
>
> From our report card of InsureShip

1 **Best for shipping insurance at checkout or in bulk**

InsureShip sells shipping insurance that shoppers add at checkout, or that shippers buy in bulk.

2 **What it costs**

Paid plans start at $2.00 per $100 of declared value (enterprise bulk coverage); free to add at checkout.

3 **It runs on Web**

Web.

4 **Checkout insurance**

One-click opt-in offer on Shopify, WooCommerce, Checkout Champ, BigCommerce, Sticky.io and by API.

5 **Bulk coverage**

Insure outbound shipments at a flat rate on declared value.

6 **Claims handled by InsureShip**

Claims are filed with InsureShip rather than the merchant's support team.

7 **A 2.4 GPA, above 49 of 80**

That is against the other shipping software we grade, on value, the free plan, features, ease of use and platforms.

8 **Keep it**

To replace InsureShip you would be making checkout, card payments and sales tax handled for you. That is not a weekend's work, with an AI app builder or without one.

InsureShip at a glance

PRICING
Paid, from $2.00 per $100 of declared value (enterprise bulk coverage); free to add at checkout

FREE PLAN
No

FREE TRIAL
None stated

RUNS ON
Web

MADE BY
Online Shipping Insurance Services, Inc., since 2009

CATEGORY
Shipping Software

OUR GRADE
2.4 GPA, fair

The report card

Best for shipping insurance at checkout or in bulk

InsureShip sells shipping insurance that shoppers add at checkout, or that shippers buy in bulk. It is free for a store to add, with shoppers paying for coverage, and bulk coverage is $2.00 per $100 of declared value. The checkout program's pricing is not published, and coverage is subject to terms, limits and state availability.

TOOLGPA REPORT CARD	InsureShip	Graded Nov 13, 2026
SUBJECT	GRADE	COMMENT
Value for money	C	Bulk coverage is $2.00 per $100 of declared value, well above the $0.10 to $0.60 per $100 that Shipsurance shows. The checkout program is free for the store, but its pricing is not published.
Free plan and trial	B	Free to add to your store, with shoppers paying at checkout. Month to month, no long-term contract.
Features	C	Checkout insurance, bulk coverage and claims handled by InsureShip. Coverage has terms, limits and exclusions, and availability varies by state.
Ease of use	C	No store rating on record. You install a plugin, then it handles claims.
Platforms and integrations	B	Web with Shopify, WooCommerce, BigCommerce, Checkout Champ and Sticky.io. No desktop or phone app.
Grade point average		Fair, out of 4.0 **2.4**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who InsureShip is for

- ✓ Fits if you want shoppers to buy insurance at checkout instead of you paying
- ✓ Works for a high-volume or B2B shipper that insures its own parcels in bulk

Who it is not for

- ✕ Pricey if you insure in bulk: $2.00 per $100 of declared value
- ✕ Watch out: the checkout program's pricing is not published, only confirmed with InsureShip
- ✕ Watch out: coverage is subject to terms, limits and exclusions, and availability varies by state
- ✕ Watch out: bulk coverage is sold through a quote

Good to know

Good for

- ✓ Online stores that want shoppers to pay for protection
- ✓ High-volume shippers insuring their own freight

Worth knowing

- ⓘ Coverage is subject to policy terms, limits and exclusions, and availability varies by state.
- ⓘ The checkout program's pricing is not published; the page says it is confirmed with InsureShip.
- ⓘ Month to month with no long-term contract is stated for all three programs.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

$2.00

To start

InsureShip is a paid product, starting at $2.00 per $100 of declared value (enterprise bulk coverage); free to add at checkout.

> **The checkout program is free for the store, but its pricing is not published.**

From our grade for value for money

CHECKOUT SHIPPING INSURANCE

$0

free to add to your store; shoppers pay for coverage at checkout

Shoppers opt in at checkout and file claims with InsureShip. Program pricing is confirmed with InsureShip.

ENTERPRISE BULK COVERAGE

$1,000

per $50,000 of insured shipment value ($2.00 per $100)

For high-volume and B2B shippers insuring their own shipments, with a dedicated account manager and in-house claims team. Sold through a quote.

Read from insureship.com on Nov 13, 2026.

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Shipping insurance sold at checkout or on bulk shipments. Here is what it does, as its own site describes it, and what it covers: public API, online store.

> **Checkout insurance, bulk coverage and claims handled by InsureShip.**

From our grade for features

Checkout insurance

One-click opt-in offer on Shopify, WooCommerce, Checkout Champ, BigCommerce, Sticky.io and by API.

Bulk coverage

Insure outbound shipments at a flat rate on declared value.

Claims handled by InsureShip

Claims are filed with InsureShip rather than the merchant's support team.

Coverage scope

Loss, damage and theft, including porch piracy, up to $5,000 per shipment.

Advertising partnerships

Qualifying merchants can be paid for advertising space that promotes shipping insurance.

Where it runs

Web

What it works with

Shopify
WooCommerce
BigCommerce
Checkout Champ
Sticky.io

InsureShip is made by Online Shipping Insurance Services, Inc., and has been around since 2009.

PART 04 · STANDING

Where it stands

Its grades against its category, and whether to keep it or make your own

49/80

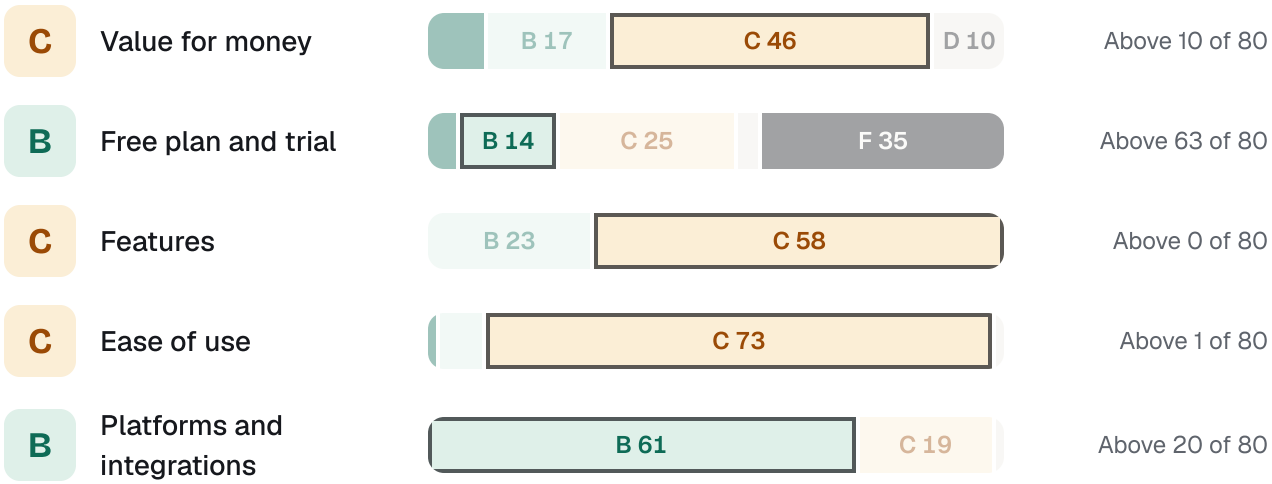
Other shipping software it is graded above

InsureShip's GPA of 2.4 is higher than 49 of the 80 other shipping software we grade, and level with 12.

It stands best on free plan and trial (B, above 63 of 80) and worst on features (C, above 0).

Each grade against the category

Every bar is all 81 shipping software we grade, cut by the letter each got. InsureShip's own letter is outlined.



Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace InsureShip you would be making checkout, card payments and sales tax handled for you. That is not a weekend's work, with an AI app builder or without one.

What you could not

- ✕ Checkout, card payments and sales tax handled for you.
- ✕ It plugs into other products, Shopify, WooCommerce and BigCommerce among them, and has an API.

What this rests on. InsureShip's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Shipsurance, Route, ParcelShield, AfterShip and Narvar

The 5 tools InsureShip is most often weighed against, with where each one differs from it.

1.6 GPA

Shipsurance

From $0.10

Discounted shipping insurance for parcels and freight.

- InsureShip also covers online store.
- Shipsurance also covers reports.

InsureShip and Shipsurance compared in full

2.6 GPA

Route

Free plan

Package protection, tracking and returns for online stores.

- Route has a free plan. InsureShip does not.
- InsureShip also covers online store.
- Route also covers workflow automation and dashboards.

InsureShip and Route compared in full



1.6 GPA

ParcelShield

Paid

Package tracking and risk prediction for healthcare shipments.

- InsureShip also covers online store.
- ParcelShield also covers reports.

InsureShip and ParcelShield compared in full



2.2 GPA

AfterShip

Free plan · from $11/mo

Branded order tracking pages and delivery emails for online stores.

- AfterShip has a free plan. InsureShip does not.
- InsureShip also covers online store.
- AfterShip also covers reports and dashboards.

InsureShip and AfterShip compared in full



1.8 GPA

Narvar

Paid

Post-purchase platform: tracking, returns and delivery dates.

- InsureShip also covers online store.
- Narvar also covers reports.

InsureShip and Narvar compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

12

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is InsureShip free?

No. InsureShip is a paid product, starting at $2.00 per $100 of declared value (enterprise bulk coverage); free to add at checkout.

How much does InsureShip cost?

InsureShip lists 2 plans. Checkout shipping insurance: $0 free to add to your store; shoppers pay for coverage at checkout.

What platforms does InsureShip work on?

InsureShip is available on Web.

Does InsureShip have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. InsureShip is listed for Web.

Does InsureShip have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. InsureShip is listed for Web.

Is InsureShip open source?

InsureShip is not described as open source on its own site, as read on Nov 13, 2026.

Does InsureShip have an API?

Yes. InsureShip offers a public API, according to its own site.

What does InsureShip integrate with?

InsureShip's listing names Shopify, WooCommerce, BigCommerce, Checkout Champ and Sticky.io.

Who makes InsureShip?

InsureShip is made by Online Shipping Insurance Services, Inc. It dates from 2009.

What are the alternatives to InsureShip?

The closest alternatives to InsureShip in our directory are Shipsurance, Route, ParcelShield, AfterShip and Narvar.

How does InsureShip compare with other shipping software?

InsureShip's GPA of 2.4 is higher than 49 of the 80 other shipping software we grade, and level with 12.

Could I make my own version of InsureShip?

To replace InsureShip you would be making checkout, card payments and sales tax handled for you.

Where this guide comes from

The prices, plans, platforms and features were read from InsureShip's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from InsureShip's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Online Shipping Insurance Services, Inc. Prices change, so check insureship.com before you buy.

insureship.com/pages/pricing

insureship.com

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at toolgpa.com.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

InsureShip, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/insureship

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "InsureShip: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/insureship
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Know someone choosing between shipping software?

Send them this guide:
toolgpa.com/tools/insureship/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded shipping software after InsureShip, each with an Insider's Guide of its own.

Shipping Software Insider's Guide

Every one of the 81 shipping software we grade, compared

Packlink PRO Insider's Guide

Free multi-carrier shipping dashboard for online sellers

3.0 GPA

Parcel2Go Insider's Guide

UK parcel courier comparison and booking, paid per parcel

3.0 GPA

Pirate Ship Insider's Guide

Free web app for discounted USPS and UPS labels, with no monthly fee

3.0 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what InsureShip's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. InsureShip is a trademark of its owner, and this guide is not made, paid for or approved by Online Shipping Insurance Services, Inc. Prices and plans change: check insureship.com before you buy.