

IMPORTANT CLAIMS ADVICE FOR PCS MOVES



All soldiers are familiar with household moves, and unfortunately household moves often result in loss or damage of the items shipped. The military claims system is designed to help soldiers recover for such losses. It is also designed to ensure that the carrier responsible for the loss and damage is held accountable. However, the military claims system is not a “free for all” system. In order to ensure that soldiers are properly compensated for loss and damage to property, they must take several steps to document and safeguard their property. Follow the suggested steps below and financial loss and heartache could be prevented when you arrive at your next duty station.



Before the Move

- Document.- This is the best way to substantiate what you own and its value.

Suggestions:

- ◆ Save receipts, appraisals, certificates, credit card bills, high value item inventories, or other proofs of ownership;
- ◆ Create inventory lists of original CDs, DVDs, and video tapes (if your CDs are lost and you can't prove they're originals, you'll only get the replacement cost of a blank CD);
- ◆ Take photos or videos of high dollar value items (i.e. jewelry, furniture, computers, etc.), CD and DVD collection (open the case to show the disks inside), etc;
- ◆ Carry all documentation with you (inventory lists, photos, etc.).

- Consider Insurance.

Consider:

- ◆ The Army Claims program is NOT an insurance program;
- ◆ The Army Claims Office can only pay the depreciated replacement cost or repair cost for your lost and damaged items however the carrier will pay full replacement if your shipment is covered under the full replacement value program;
- ◆ The Army Claims Office has maximum payable amounts for some items (\$1,000 per item of stereo equipment/\$4,000 maximum per shipment);
- ◆ Fully evaluate an insurance policy before purchasing it to ensure it will satisfy your needs (some insurance companies provide “full replacement” cost protection, even for older items, others do not).

During the Move

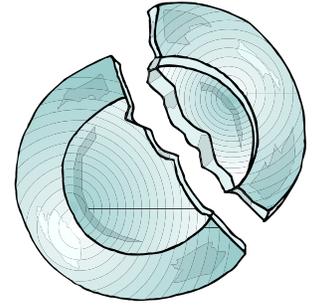
- Keep your eyes open.

Suggestions:

- ◆ Separate items the carrier should/should not pack;

- ◆ Watch as the carrier handles your property items;

- ◆ Speak Up⇒ if the packers are putting hammers and crystal in the same box, politely say NO.



- Hand Carry Small, Valuable Items.

Suggestions:

- ◆ Cash, coin collections and similar items should NEVER be packed;

- ◆ Strongly consider hand carrying jewelry, but if you decide to ship it, make sure each individual item of jewelry is listed on the inventory (a box that is simply labeled as “jewelry” means very little).

- Triple Check Before You Sign Anything.

Suggestions:

- ◆ Make sure that each line item is properly described (i.e. Sony 30” TV w/remote, 65 original compact discs, Kitchenaid Mixer);

- ◆ Computers, TVs, stereos, and other electrical appliances should include the serial numbers;

- ◆ For furniture, the carrier will routinely list any preexisting damage using codes. The code key should be at the top of the inventory form. Verify that the preexisting damage is accurate and not exaggerated before you sign. If you disagree, note this in the *remarks* section directly above your signature.

After the Move

- Verify you have received all your household goods when they are delivered.

Suggestions:

- ◆ Check off the items on the inventory as the movers bring them into your home;

- ◆ If you notice missing or damaged items, note them on the pink form (DD Form 1840) that the movers will give you.



• Notify your local claims office within 70 days from the delivery date of any lost or damaged items.

Suggestions:

◆ Thoroughly inspect your items (turn on the TV, open the CD cases, etc.);

◆ Note the general nature of the damage discovered on your pink form and bring it to the claims office;

◆ Once you turn in your pink form, the claims office will give you a packet of forms needed to file your claim.

• File your claim with the carrier within 9 months of the original date of delivery if you have full replacement value coverage or file your claim with the Army claims office within two years of date of delivery for depreciated replacement coverage.

Suggestions:

◆ Don't Wait- it is much easier to prove your damage, repair costs, etc. when you property is delivered than 9 months or 2 years down the road;

◆ If you file your claim after 2 years, you will NOT be paid

Why Follow This Advice?

• You'll save time and frustration.

• And you'll save money!

