



**Kaiserslautern Legal Services Center  
Claims Information**

**Flood Damage  
Claims Procedures**



***This information paper provides basic information only, and is not intended to serve as a substitute for a personal consultation with a Claims Examiner or Claims Attorney. For an appointment to see a Claims Examiner or Claims Attorney, dial DSN 483-8414/8862 or Civilian 0631-411-8414/8862.***

Each year, storage areas and basements are flooded. As a consequence, property is damaged. Take precautions now by storing your personal property off of basement floors. However, in the event that you are affected, know that Department of Defense military and civilian personnel can file a claim for their damaged personal property.

If you suffer damage to your personal property during flooding, you may be entitled to receive compensation for your loss through your local military claims office. You have two years from the date of the incident to file your claim. However, if you wait the full two years, there is the possibility that you will have difficulty substantiating your losses.

The following information will help ensure your claim is properly adjudicated.

**First – Mitigation:** claimants have a duty to take all necessary steps in order to minimize damage. Simply stated, if you have not tried to dry, scrub, and clean your damaged property, please do so. We may not be able to provide compensation for items that could have been salvaged by the claimant.

**Second – Notification:** if you have private insurance coverage, notify your insurance company immediately. Some private renters', homeowners', or personal property insurance is designed to cover flood damage. Before the military claims office can adjudicate a claim, regulations require that you first file with your private insurer. Claiming flood damage with your private insurer is not supposed to result in raised premiums.

**Third – Substantiation:** document your damaged property. Gather all information you can get about your personal property (including purchase receipts or credit card transactions), each individual item's value (*e.g.*, current replacement cost from AAFES), and the steps you took to save the property (*e.g.*, cleaning bills), or explain why you did not keep it. Include all available photographs of your property before the damage, after the damage, and after your mitigation attempts. Have your unit claims officer, platoon leader, or platoon sergeant, inspect your damage and prepare a damage report. The more specific and detailed the information, the better.

**Fourth – Retention:** do not immediately throw away items that appear to be damaged. Remember, mitigation and substantiation. In particular, the more expensive the item, the better it

is to keep it until your claim is settled. In some cases, you may be able to place the item on a balcony or in your carport. However, if the item appears to be a health hazard, photograph and document the state of the item and contact the local claims office before you throw it away.

If you are a US Army Soldier or a Department of the Army Civilian, contact the Kaiserslautern Legal Services Center's Claims Office in Building 3210 on Kleber Kaserne and speak with one of our claims examiners, Ms. Berndt or Ms. Jordan. US Air Force claimants should visit the 86<sup>th</sup> Air Wing SJA Office's Claims Section in Building 2137 on Ramstein Air Base or call DSN 480-5911 and ask to speak with Ms. Kinzinger.