

POV Storage During Deployment

Some Helpful Tips from a Claims Judge Advocate

by CPT Josh Zell

When you hear that you are deploying, what to do with your car is probably not the first question that will pop into your mind. However, making the proper arrangements for your POV before you deploy may save you some money and headaches when you get back. Here are some POV storage pointers.

If your unit has a designated storage lot for POVs of deploying service members, use it. No matter where your POV is parked, there is always a possibility it could be damaged. However, the claims office may be able to compensate you up to \$20,000 for damage to your POV that occurs while it is in a storage lot under the control of the Garrison Commander or the Rear Detachment Commander. For POVs parked elsewhere the most the claims office may be able to compensate you for damage is \$3,000. Also, the claims office can compensate you for more types of damage to your POV if it is parked in a designated storage lot. A POV parked elsewhere on-post is only covered for damage caused by government negligence (e.g., a negligent GOV driver) or unusual occurrences (e.g., fire, theft, vandalism, extremely severe storms), but a POV parked in a designated storage lot can also be covered for damage caused by a hit-and-run, mold/mildew, insects or vermin, or other types of damage that should not occur in a properly-run storage facility. Finally, for damage to a POV parked in a designated storage lot, you can file your claim with the claims office without first filing against your insurance company. For POVs parked elsewhere, you would have to complete the entire claims process with your insurance company before filing a claim with the claims office.



Do not leave household or personal items in your POV. The claims office may only compensate you for the loss of items normally left in a vehicle, such as jacks, first aid kits, jumper cables, small tools, etc. So, if someone breaks into your POV and steals the laptop or camera you left inside, the claims office cannot compensate you.

Decide how best to handle your car insurance while you are deployed. If you have both collision and comprehensive coverage, you may want to consider canceling the collision portion of your policy. Some insurance companies offer special storage insurance. The claims office does not recommend completely cancelling your insurance, because most installations require that you maintain some insurance to keep your POV properly registered. Keeping a vehicle insured may also be required by the bank or credit union that lent you the money to buy the vehicle, if it is not paid off yet. Also, the more valuable your POV is, the more you should consider maintaining full insurance coverage. The \$20,000 maximum allowable payment only goes so far.

Before storing your POV, take lots of pictures to show exactly what the vehicle looked like and the condition it was in before you deployed. If your POV is damaged, these pictures will help you prove that the damage occurred after you stored the vehicle. Also, when you place your POV in a government-run storage lot or facility, make sure a DD Form 788 is filled out on intake, and accurately reflects any pre-existing damage. When you pick up your vehicle, make sure the 788 accurately documents any damage that occurred during storage before you drive away from the storage facility.

Leaving your POV parked on-post during deployment is strongly discouraged. If your registration lapses while you are deployed and you left your POV on-post, it will likely be towed and could easily be damaged in the process. Even if your registration does not lapse, your POV might be towed if work needs to be done in the area where it is parked. If you leave it in an area that is not appropriate for long-term parking, your negligence in parking there could be grounds for denying any claim you might later make for damages. The best course of action is to park in a storage lot under the control of the Garrison Commander or the Rear Detachment Commander.

For more information on where to store POVs in the KMC during deployment, contact your chain of command or the USAG-Kaiserslautern Directorate of Logistics. For more information on how to file a claim, contact one of our claims examiners at the Kaiserslautern Legal Services Center at DSN 483-8414 or Civilian 0631-411-8414.