



**Kaiserslautern Legal Services Center
Claims Information**

**Preparing For Your
Next PCS Move**



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.

As you prepare for your next Permanent Change of Station (PCS) move, there are two important things to remember about the limitations of the Army Claims System:

- (1) By law, the maximum amount that we can pay for any loss or damage to personal property arising from a single incident is \$40,000. [Note: the maximum limit of a carrier's liability under the Full Replacement Value (FRV) program is \$50,000.]
- (2) Within this \$40,000 limitation, there are maximum amounts allowable for certain items. For example: if you own a stereo system worth \$5,000 and it is lost in shipment, the most we can pay for any single component of it is \$1,000, or \$1,500 for a home theater system, and the most we can pay for stereo items per claim is \$4,000.

There are 170 different categories of property, including everything from air conditioners to wigs, for which the Army and its sister services have established a maximum allowable payment amount per claim. These "max allowable" amounts are set forth in the "Allowance List – Depreciation Guide" (ALDG), which can be downloaded at:

http://www.fincen.uscg.mil/HHg_files/Maximum_Allowance_List_revised_sep07.pdf

You should review the maximum amounts allowable for the various categories of property, and if you discover that the value of a particular type of property that you intend to ship is greater than the "max allowable" under the ALDG, you should purchase private insurance to protect yourself in the event that property is damaged or lost.

Other "*do's and don'ts*" of the pre-move process include:

- If items are extremely valuable, you might want to obtain an appraisal which can help you prove ownership and value. For example, if, before shipment, you cannot prove you own a particular comic book or baseball card or that it is in mint condition, you should consider obtaining some type of professional appraisal to substantiate ownership and value. It will be extremely difficult to prove ownership and value for such an item after it is lost if you do not have such proof. An appraisal made after the item is missing based on your verbal description alone is insufficient.

- You should separate items such as expensive jewelry that you will hand carry with you to your next duty station, so they do not accidentally get packed up with your other household goods or hold baggage.
- If you own a large collection of items such as expensive comic books, baseball cards, CDs, or DVDs, you should separately inventory each item before shipment. This will help you account for these items if some or all of them are lost in shipment (but this listing alone cannot substantiate value or prove you gave the property to the carrier).
- The Army Claims System does not cover coin collections or money lost in shipment. If you cannot hand-carry these, consider purchasing private insurance.
- You should prepare your personal computer for shipment in accordance with the manufacturer's instructions.
- When it comes to shipping your printer, you should remove the toner cartridge before shipment in accordance with the manufacturer's instructions. Again, this is not the packer's responsibility.
- Take photographs of your household goods before they are packed up. Better yet, make a video recording of your household goods, while reading any model or serial numbers aloud. Such "photographic evidence" can be extremely helpful when it comes time to establish ownership and value.

And, most important of all:

- Do not ship your proof-of-ownership documents (*e.g.*, purchase receipts, appraisals, photographs of your personal property) with your household goods. Hand-carry these important documents with you to your next duty station.

For more information on the claims process, contact your local claims office. If you are a Soldier or a Department of the Army Civilian, contact the Kaiserslautern Legal Services Center's Claims Office in Building 3210 on Kleber Kaserne at the numbers listed above and ask to speak with one of our claims examiners, Ms. Berndt or Ms. Jordan. US Air Force claimants should visit the 86th Air Wing SJA Office's Claims Section in Building 2137 on Ramstein Air Base or call DSN 480-5911 or Civilian 06371-47-5911 and ask to speak with Ms. Kinzinger.