

## Filing With Your Private Insurance

The Claims Office is not a substitute for private insurance. Prior to filing a claim with the Claims Office you must file a claim with your private insurance. If your private insurance denies your claim or does not compensate you for the full amount of the cost to repair your POV, you may then file a claim with the Claims Office. However, you cannot be compensated for the same damage by both your private insurance and the Claims Office.

### What to do if your POV is vandalized:

- Report the incident to the Military Police and/or German Polizei
- Gather evidence of the vandalism
- Get an estimate of the cost to repair your POV
- File a claim with your private insurance
- File a claim with the Claims Office

### PATTON LEGAL CENTER CLAIMS

#### OFFICE HOURS OF OPERATION

**MONDAY, TUESDAY, WEDNESDAY,  
FRIDAY  
0900-1600  
THURSDAY  
1330-1600**

**We are closed every first Thursday of the month.**

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## VANDALISM AND YOUR POV



Patton Legal Center



Phone: 06221-17-5263/5247 / 373-5263/5247 DSN 



## Vandalism And Your POV

If your Privately Owned Vehicle (POV) has been vandalized, either on-post, at your off-post quarters, or at another off-post location you may be able to file a claim with the Claims Office and receive compensation for the damage. However, the requirements to adequately substantiate your claim vary depending on where your POV was located at the time of the damage.

### What Is Considered Vandalism?

Vandalism results from intentional damage. Stray marks caused by children playing, rocks or gravel thrown up by vehicles, falling branches, and similar occurrences do not result from vandalism. Claims for damages arising from incidents such as collision (hit-and-run, animals, shopping carts) may be paid as a personnel claim only when the vehicle was being used under orders for the convenience of the government.

### Notifying The Police

When vandalism occurs, report the incident to the local authorities as soon as you notice the damage. If the damage occurred on-post report the incident to the Military Police. If the damage occurred off-post report the incident to both the German Polizei and the Military Police. If you wait to report the incident to the authorities, or fail to report it at all, your claim may be denied or the award amount greatly reduced.

### Collecting Evidence

If you file a claim you will be required to produce “clear and convincing” evidence that the damage to your POV is the result of vandalism and not the result of a hit-and-run accident or your own negligence. **DO NOT** move the vehicle until you are satisfied that you have collected enough evidence to meet this standard.

Ensure that you or the authorities talk to any witnesses in the area. Take pictures of the damage and the surrounding area.

### Estimates

Claims Office Personnel will advise you if you need to get an estimate of the cost of repair to your POV. Estimates, bills, and invoices must be itemized. The estimate must list the damage to each part of your vehicle separately and the cost of the repair including labor, painting, and materials.

Only itemized estimates from qualified repair personnel are accepted. Most firms charge a fee for the estimate. The fee generally is reimbursable and should be included in your claim as the last item on DD Form 1844. The German word for estimate is “Kostenvoranschlag”. **Do not get a “Gutachten”** appraisal/expert opinion) without prior permission from the Claims Office.