

# Military PCS and Moving Advice: How To Submit A Military Claim

**By Sonya Murdock**

You just signed on the dotted line that all your household goods arrived safely at your new home, and the movers disappeared faster than you can say "abracadabra!" That's when it hits you: You haven't seen that box containing your stereo since it was packed away by the movers at your last address. And you could have sworn your glass dining room tabletop wasn't cracked when you saw it last.

How do you recover damaged or missing items? Take a deep breath and get ready for the next step of your military move: submitting a military claim.

But first things first. Preparing before the move will ensure a smoother PCS and, hopefully, increase your chances of recouping any damages after the move. The following steps should be taken before the move:

Take photos of valuable, unique, or one-of-a-kind items, such as artwork and antiques. Not only will this help in the event an item is missing after the move, but it will also verify the condition of your furniture and other belongings prior to the move. Ideally, you should use a video camera and walk through your house recording the contents of each room, including inside closets and drawers, storage spaces and attics, and even the garage, patio, or deck. Don't forget to narrate the video, too. ("This is the antique pie safe that great grandma brought over from Ireland in 1910.")

Get valuables appraised to set their value before the move. You won't be reimbursed for appraisal fees by the government, but in doing so, you will increase your chances of receiving a fair replacement value if these items are lost or damaged.

Prepare your own inventory lists of items such as music CDs, albums, cassettes, video collections, china and silverware, as well as tools locked inside tool chest drawers. As the movers pack these items, have them sign the inventories agreeing to a carton's contents. Packers should also mark the boxes to specify how many items are inside: "60 music CDs" or "102 VHS tapes"

Pack copies of inventory lists, receipts, photographs, and videos of your belongings separately. Take them with you as you move, along with other important papers.

Indicate serial numbers and model numbers for electronics (like stereo equipment, televisions and computers) on the outside of the boxes as well as on the inventory lists.

Supervise the movers as they pack and load your household goods. This will reduce the number of damaged and missing items you experience during your PCS.

Check with your insurance company. Often, renter's insurance policies only cover losses, not damages. Determine whether you need additional insurance provided by the military or the carrier.

Phew! Now once you arrive at your destination (hopefully followed closely by your household goods!), the work continues:

Check your inventory list as boxes and furniture are being unloaded from the moving truck. Note any damages or discrepancies as soon as you are aware of them. Items that are discovered missing or damaged at the time of delivery should be filed on the "Joint Statement of Loss or Damage at Delivery" (D Form 1840 or DD1850). And don't sign anything until the truck is completely unloaded.

Go through your inventory list to check for missing numbers before the movers leave - these numbers represent your belongings. Any numbers unaccounted for should be noted on the moving documents before you sign them, and the same goes for damaged items. Get the driver's signature on the "pink sheet," or DD Form 1840, before he leaves. Don't panic if you find missing or damaged items after the moving van leaves your driveway. You can report these items on the "Notice of Loss or Damage" (DD Form 1840R or DD1851).

Contact the claims office at your new duty station if you have sustained loss or damages to your personal property, or if you have any questions as you complete DD Forms 1840 or 1840R.

Don't throw away any damaged items until you have been instructed to do so by the claims office. The moving companies have the right to inspect and recover damaged items for repair.

You must submit the completed DD Form 1840R to the local claims office no later than 70 days from the date your household goods were delivered. Failure to do so within this deadline could result in a loss of your claim! You may discover even more loss or damages to your personal property that you didn't notice before you submitted your DD Form 1840R to the claims office. You can file additional Supplemental DD Forms 1840R, as long as you are still within 70 calendar days from the date of delivery. Any items not listed on the DD Form 1840R within 70 days will not be covered by your claim.

You must file your claim with the local claims office within two years of the date of delivery. If you received multiple deliveries on the same shipment, you still must file your claim within two years of the first delivery date.

If you have private insurance, you are required by law to file a claim with your insurance company before you submit your claim against the government. If your insurance policy doesn't cover your losses, you must obtain a letter from your insurance provider that denies your claim and attach the letter to your military claim. You will be required to sign a "Certificate of Private Insurance" when you submit your claim that states whether or not you have private insurance.

Submit the following items with your claim: 1. A copy of your PCS orders 2. A written statement that details when you last saw any missing items and why you claim that they were lost by the carrier 3. Copies of the original inventory sheets 4. DD Form 1842 (Claim for Loss of or Damage to Personal Property Incident to Service) 5. DD Form 1843 (Demand on Carrier/Contractor) 6. DD Form 1844 (List of Property and Claims Analysis Chart)

Make copies of receipts showing the original purchase price of damaged or lost items. Include, if possible, photos of these items. Gather estimates from reputable repair shops and include these estimates with your claim for damaged items. The government will reimburse you for fees that you pay to obtain estimates. Attach to your claim a receipt as proof of estimate fees paid in order to get reimbursed. For missing items, find the same or similar items in a merchandise or sale catalog (such as the AAFES catalog) to determine replacement value. Make copies of these catalog pages to be included in your claim. For missing or damaged items that you have already replaced, provide copies of the sales receipts to prove their value.

Inconvenience claims are to be filed directly with the carrier, not the transportation office. An inconvenience claim covers expenses that were incurred by the service member when a carrier failed to pick up or deliver household goods as scheduled. The local transportation office can assist you with your inconvenience claim, as well as with any appeals that you may need to file in connection with the claim. Regardless of whether you rent or own your home, the carrier is responsible for any damages to your property that occur during pickup or delivery.

Any move is stressful enough without the headaches of property damages or loss of personal property. Filing a claim can sometimes seem like as much work as the move itself. But with proper planning and preparation before the move, and attention to details in submitting your claim, you may find the claims process to be less stressful than you expected.

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