

FORT MEADE CLAIMS DIVISION

“ELECTRONIC ITEMS PACKET”

Overview of Electronic Items Issues

As mentioned on our website, claims involving electronic items can be tricky. One of the primary reasons why these claims are troublesome for Soldiers is the multitude of ways in which electronic items routinely get damaged. In addition to the normal issues involved with PCS moves, electronic items are also commonly damaged during power outages and power surges.

Understandably, many of our clients are unfamiliar with the additional rules and regulations involved with filing these types of claims. This “Electronic Items Packet” should help provide some guidance. Following this brief overview, this packet includes some additional forms and resources over claims involving electronic items.

Damages Caused By Power Outages and Power Surges

Our office routinely deals with issues involving power outages and power surges. Most often, service members want to know if they can be reimbursed for property lost during a power outage, power surge, or food spoilage. Like nearly everything else in the military, these issues are addressed by a specific regulation.

As implemented by Army Regulation 27-20, Chapter 11, the Personnel Claims Act does not serve as either a disaster relief statute or a substitute for insurance. Under the Personnel Claims Act, service members may seek financial relief due to “unusual occurrences.” An “unusual occurrence” is defined as a hazard outside the normal risks of day-to-day living and working. Unfortunately, damage resulting from a storm, power surge, or power outage is generally not considered an unusual occurrence.

Despite these restrictions, some potential claims still exist. For example, claims that electrical or electronic items were damaged by a power surge may be compensable when power company records or similar evidence demonstrates that a particular residence or group of residences was subjected to a power surge of unusual intensity. Another example would be if a lightning bolt struck a residence or objects outside the residence, such as the transformer box. Furthermore, claims over spoiled food due to a power outage may be considered if the outage is of an “unusual duration.” What constitutes an “unusual duration” in such a situation is determined on a case by case basis in accordance with existing Army regulations and policies.

However, while such claims related to power outages and power surges are still possible, there are several additional barriers to recovery. Most importantly, it is difficult to distinguish whether damage was caused by a mechanical defect or a power surge. Consequently, by itself, a claimant’s honest belief that the loss occurred as a result of a power surge is not a sufficient basis to prove what actually caused the damage. Opinions obtained from qualified repair technicians may prove helpful, but obtaining such opinions does not guarantee that a claim will be paid.

Instead of relying on the claims process, service members are expected to take proper precautionary measures. For example, service members should use surge protectors to prevent such damages from occurring. The suppressors from surge protectors help reduce power pulses to a range that is safe for your computer, television, or other electrical items. These power protection devices should be your main line of defense against electrical disturbances and power outages. Additionally, to prevent food from spoiling, you may want to visit your local fire station or other designated emergency relief facility to obtain dry or block ice. The USDA advises that fifty (50) pounds of dry ice should preserve food in an 18-cubic feet freezer for at least two days.

Estimates of Repair and Electronic Repair Reports

All claimants must submit an estimate of repair and/or replacement for all damaged or missing electronic items valued at more than \$100. Additionally, if the electronic item does not have any visible, external damage, then a claimant should also include an Electronic Repair Report completed by a repair firm. In these types of situations, claimants must also provide a statement explaining how they knew the item was in working condition before the incident.

These requirements are extended to electronic items damaged during a PCS move. By itself, the mere fact that an electronic item worked well before shipment is not a sufficient basis to pay a claim. In such a situation, the Electronic Repair Report should adequately state the damage to the item and explain the basis for the repairperson's belief that the damage occurred during a move. In the absence of any evidence suggesting that an item was mishandled, there likely will not be a basis for payment. If an electronic item is small and fragile, a service member should consider trying to hand carry it to their new destination.

Conclusion

When it comes to electronic items, Soldiers should take as many precautionary measures as possible. By purchasing the proper protection equipment, Soldiers can avoid many of the damages associated with power outages, power surges, and food spoilage. Additionally, by hand carrying fragile electronic items, Soldiers can prevent some of the paperwork associated with filing a claim after a PCS move.

However, if such damage does occur, a claimant should remember the special rules and paperwork associated with damage to electronic items. By promptly and properly completing the required forms, a claimant will greatly assist our office in processing their claim. For further information over these types of damages, please contact our office at 301-677-9898 or 301-677-9960.

ELECTRONIC/ELECTRICAL REPAIR REPORT

(To be completed by a qualified repair technician)

Prepared By: Office of the Staff Judge Advocate, Claims Branch, 4217 Roberts Avenue, Fort Meade, MD 20755-5030

TELEPHONE: (301) 677-9898/9960 **TELEFAX:** (301) 677-9758

Use: Information provided on this form is used to determine whether damage to an electronic item resulted from mishandling during shipment, if the damage was fair wear and tear, or a manufacturer's defect.

Instructions to Claimant: Present this form to a repair facility of your choice for inspection of your damaged electronic/electrical item in order to obtain an estimate of repair. Please use one Repair Report per electronic/electrical item.

Instructions to Repair Technician: Complete this form in its entirety to the best of your ability. Please *print*.

CUSTOMER/CLAIMANT'S NAME:

1. Repair Facility's Name & Address: _____

2. Repair Facility's Telephone Number: _____

3. Repair Facility's Point of Contact: _____

4. Item Examined:

a. Type Of Item: _____

b. Manufacturer Name: _____

c. Model: _____

d. Age: _____

5. Was there EXTERNAL DAMAGE to the item listed above?: YES NO
(If "yes," please describe): _____

6. Were there damaged or broken internal components to the item?: YES NO
(If "yes," please describe): _____

7. In your opinion, what do you think caused the external damage or the damaged or broken internal components to this electronic/electrical item? I Don't Know/Not Sure Fair Wear and Tear

OTHER: I think the damage was caused by: _____

8. I estimate the cost to repair* the item is \$ _____ + \$ _____ = \$ _____
(Parts) (Labor) TOTAL

Repair Person's Signature: _____ Date: _____

(*) Attach an itemized list

CURRENT LISTING OF LOCAL REPAIR COMPANIES

(Updated as of May 2012)

This list of repair companies is not intended to be exhaustive or exclusive of all repair facilities in the local area. We do not recommend or endorse these companies as to the reliability, professionalism, or quality of work performed. This list is provided merely as a courtesy in assisting members of the Fort George G. Meade community in identifying local repair establishments in order to finalize claims presented to this office. You are welcome to use the yellow pages.

UPHOLSTERY & REPAIR:

Beglieter Upholstery, Repair, and Refinishing Co

6801 Reisterstown Rd.
Baltimore MD 21215
(410) 764-7467

Bullock's Furniture

1702 Midway Rd Ste D
Odenton, MD 21113
(410) 519-9100

Joseph's Refinishing

9176 Red Branch Rd # J,
Columbia, MD
(410) 997-5550

Sweet Artisans

5130 South Rolling Road
Halethorpe, MD 21227
(410) 242-5960

Kevin's Furniture Repair

3389 Wye MLS S,
Laurel, MD
(301) 937-8371

COMPUTERS:

Mid-Atlantic Systems

8377 Piney Orchard Parkway
Odenton MD 21113
(410) 551-9815

360 Kings

1656 Annapolis Rd.
Odenton, MD. 21113
(443)-308-5373

Zig's Place, LLC

1656 Annapolis Road
Odenton, MD 21113
(410) 672-4263

Keynetik LLC

8201 Barrington Court
Severn, MD 21144
(202) 286-0000

DSR

921 Mercantile Drive
Hanover, MD 21076
(410) 579-4508

TELEVISIONS & VCR'S:

Belmont TV/VCR

9101 Marshall Avenue
Laurel, MD 20707
(301) 498-5600

Universal TV

2534 Mountain Road
Pasadena, MD 21122
(410) 255-2686

Saydam Electronics Services

5284 Corncockle Court
Columbia, MD 21045
(410) 730-7088

Electronic Service Center

3701 Commerce Dr # 104
Halethorpe, MD 21227
(410) 242-2616

Mel's TV Inc

8450 Balt. Natl Pike # 19
Ellicott City, MD
(410) 465-5220

OTHER HOME APPLIANCES:

All Home Services

1355 Odenton Road,
Odenton, MD
(410) 551-2685

Star Appliance Repair

Baltimore, MD
(443) 940-0525

Universal Appliance Services

10424 Stansfield Road
Laurel, MD
(410) 730-6886

All-Star Appliance Repair

1506 Patapsco Street,
Baltimore, MD
(410) 500-1655

GE Factory Service

Hanover, MD
(866) 530-7025

CHINA & FLATWARE:

Replacement, LTD

P O Box 26029
Greensboro, NC 27420
Phone: (800) 737-5223
(336) 697-3000 X2383

GLASS & GLASSWARE:

Bullock's Furniture

1702 Midway Rd Ste D
Odenton, MD 21113
(410) 519-9100

Laurel Mirror & Glass

329 Main Street
Laurel MD 20707
(301) 498-7110

Parkway Glass & Mirror

10075 North 2nd Street
Laurel, MD 20707
(301) 953-7870

Glass Doctor of Beltsville

5006 Cook Road
Beltsville, MD 20705
(301) 937-1929

BICYCLE REPAIR & SERVICES:

Laurel Bicycle Center

14805 Baltimore Avenue
Laurel, MD 20707
(301) 953-1223

Sports Authority

3335 Corridor Marketplace
Laurel, MD 20724
(301) 483-0062

Race Pace Bicycles

6925 Oakland Mills Road
Columbia, MD 21045
(410) 290-6880

Chesapeake Bmx

750 Donaldson Avenue
Severn, MD 21144
(410) 969-5177

CLOCKS:

Loose Ends

922 Shelly Road
Towson, MD 21286
(410) 823-1432

Hands of Time

8600 Foundry Street
Savage, MD 20763
Phone: (410) 880-4760

Millerville Clock Shop

1179 Dicus Mill Road
Millerville, MD
(410) 987-5915