

FORT MEADE CLAIMS DIVISION

HOW TO PROTECT YOURSELF DURING A PCS MOVE

Step One: Properly Prepare for Your Move

Have you ever heard the phrase “an ounce of prevention is worth a pound of cure”? Well, this phrase is especially true when it comes to claims associated with PCS moves. By taking a series of proper actions prior to Moving Day, it will dramatically help protect your family if any household goods are damaged during the move.

1. **Decide whether you need to purchase additional insurance protection**
 - a. If you have a lot of high value items, you might want to consider purchasing additional insurance protection from your insurance company or the carrier.
 - b. Make sure you understand exactly what would—and would not—be covered under any additional insurance protection.
2. **Secure your cash, jewelry, and other easily stolen expensive items ahead of time**
 - a. Unfortunately, your negligence will bar compensation for any losses suffered.
 - b. Do not leave these items unattended when the carrier arrives at your house.
 - c. Prepare to hand carry small valuable items such as stocks, bonds, jewelry, cameras, iPods, laptops, and items of sentimental value. Do not ship them.
3. **Start preparing to substantiate losses in the event items are lost or damaged**
 - a. Save and categorize all your purchase receipts and financing documents.
 - b. Take photos or videos that would help you substantiate a claim. Please remember to demonstrate the exact date. Additionally, all photos or videos should attempt to show the items are currently in a working condition.
 - c. Make and retain your own inventory of items. If possible, this inventory list should include the make, model, serial number, purchase price, and date of purchase or acquisition for each individual item.
 - d. Make sure to get an accurate count of items such as CD's or DVD's.
 - e. Double-check the condition of all your items. On moving day, the carriers will annotate any scratches, dents, or other damages. If you have already checked everything, then it will be easy to compare notes over damages.
4. **Conduct any necessary appraisals of high-value items**
 - a. If it will be hard to demonstrate the ownership or value of an item—such as a stamp collection—then you should consider getting a professional appraisal.
5. **Clear your schedule to be present during Moving Day**
 - a. You should be present in your house at all times while the carriers are there.
 - b. If possible, you should arrange to have multiple people at your house to help watch over the carriers during the move.
 - c. Make any necessary child care arrangements ahead of time.

Step Two: Protect Yourself on Moving Day

Even after preparing your photos, videos, and inventory list ahead of time, there are several additional steps that should be taken on Moving Day. Such a day can be stressful, hectic, and even exhausting. But it can—and should—be conducted properly. Even though things may move quickly, please don't allow yourself to feel unnecessarily rushed or hurried by the carriers.

1. **Be sure to separate items that you are planning to hand carry**
 - a. Don't let the items you want shipped get intermixed with the items you are planning to hand carry to your new location.
 - b. As mentioned earlier, please don't leave these items unattended.
 - c. Remember to hand carry all receipts, financing documents, proofs of ownership, inventory lists, and photos or videos of your shipped items.
2. **Watch all of your items get packed and stored**
 - a. Make sure you are satisfied with how each item is packed away.
 - b. Don't let the movers place heavy items on top of fragile items.
3. **Carefully check over the shipper's inventory list**
 - a. Make sure all shipped items are properly documented on the inventory list.
 - b. Double-check any pre-existing damages listed on the document. If you disagree with any of their assessments over pre-existing damages, make sure that your disagreement is documented on the form.
 - c. Don't feel pressured into signing the inventory list before you are ready.

Step Three: Protect Yourself on the Day of Delivery

On the day of delivery, all of your household goods will hopefully arrive in perfect condition. Unfortunately, that's not always the case. Since items might be damaged or missing upon arrival at your new location, you should take certain preventive actions on the day of delivery to help facilitate any potential claims.

1. **Get a copy of the shipper's inventory list**
 - a. If you already have this list, then you can simply check off items as they arrive. If you don't have this list, then you need to get a copy.
 - b. If you wait until the end of the process to check over which items have arrived at your new location, then you might get hurried and make a mistake.
2. **Annotate and describe all damaged or missing items**
 - a. Before the carrier departs, annotate and describe on the DD Form 1840 (pink form) all damages and missing items by their inventory number. Don't let the carrier convince you that it's not necessary to complete this form.
 - b. If you discover additional damages or missing items after the carrier departs, then annotate and describe them on DD Form 1840R—which is on the other side of DD Form 1840—by their inventory number.
 - c. Thoroughly inspect any shipped POV's and then annotate and describe on DD Form 788 all discovered damage. Please do this before leaving the Vehicle

Processing Center (VPC). If you discover additional damage while en route to your new duty station, notify the Claims Office within two days of arrival.

3. **Document the filing deadlines to preserve your right to recover on a claim**
 - a. Remember that you must submit your DD Form 1840/1840R (pink form) to our office no later than 70 days after delivery of your property.
 - b. While it is required, simply presenting DD Form 1840R to our office isn't the end of the process. Other actions must be taken and other deadlines must be met. For more information, please contact our office or check our website.

4. **Start gathering the necessary documents to file a claim, which may include:**
 - a. Claims forms, such as DD Form 1842 and DD Form 1844
 - b. DD Form 1840/1840R (pink form)
 - c. Shipment inventory
 - d. Government Bill of Lading (GBL)
 - e. PCS Orders or assignment of quarters orders for local moves,
 - f. Power of Attorney (if someone other than the Soldier will file the claim)
 - g. Estimates of repair for any damaged property that exceeds \$100.00 in the amount claimed and all damaged electronic equipment
 - h. Evidence of purchase value and replacement value for items claimed exceeding \$100.00
 - i. Private insurance settlement

Step Four: Begin the Claims Process

The Personnel Claims Act, from which we derive authority to pay household goods claims, is not insurance. Instead, it is a gratuitous payment statute that does not provide total insurance coverage. In general, to file a successful claim, you must provide sufficient proof of:

1. **Ownership:** Recent photos, recent videos, purchase receipts, or statements from those having knowledge will assist greatly in proving ownership.
2. **Value:** You must provide evidence of the style, size, quality, model, make, and age to help establish the value or replacement cost of the missing or damaged items.
3. **Tender to the carrier:** You must show that all your property to be shipped was listed on your inventory before you signed at the bottom.
4. **Loss in the manner alleged:** You must demonstrate that the indicated condition of your property is accurately annotated on your shipment inventory. After delivery, do not dispose of any damaged items without contacting the Claims Office.

Please look at the "Personnel Claims" page on our website for more information over how to file a claim. If you have any additional questions, do not hesitate to contact our office.