

Moving Tips

If you are leaving the Army on retirement or early release, or simply making a PCS or local mover in and out of Government quarters, here are a few tips that will make filing a household goods loss/damage claim easier and faster.

First, today, right now, get yourself some film or a video tape and crank up the old camera. Take pictures of your most valuable items, china, schrank, painting, porcelain, Hummel collections, stereo components, or anything else of high value. These photos should be of good quality. They will be known as the "before" pictures. If you are a good photographer with confidence in your ability but short on cash, you may want to wait to see how the damage is at delivery before you get the pictures developed. However, I recommend you get the pictures developed before you move, and safeguard them with your most important papers. Do not allow them to be packed with the shipment. Once your goods are delivered to your new home, have your camera ready again and take pictures of any damaged goods. These are the "after" pictures. With the use of "before" and "after" pictures, you can easily establish what you shipped and the condition it was in at origin and delivery.

Second, we strongly recommend against paying cash for big dollar items. Checks, credit card charge slips, and credit agreements all provide a better paper trail to establish what you had and how much it cost. If you do pay cash, get in the habit of keeping receipts on all major purchases. Again, any receipts, charge slips and warranty documents should go with your most important papers, not with household goods. If you have purchased items in this area, but have not kept receipts, go back to the store and see if they have sales records that can be copied to provide you a record of your transactions with them. If you used a check, run through your canceled checks before you throw them away and this may help you find a record to prove the purchase date and price. If both of these efforts are fruitless, see if the sales clerk who sold you the item is still there. He/she may be willing to write out a note on store letterhead indicating what was sold and when. It is much easier to make these efforts now before things become hectic.

When you file your claim, submit copies of the receipts to establish date of purchase and price paid high dollar items. Do not put a note in the file indicating that you have receipts and they are available on request. Include copies of the receipts in the claims packet when you submit it.

Keep a briefcase for your important papers. Make sure the movers cannot inadvertently pack this item when they come. Keep it along with any small easily pilferable items like jewelry, wallets, purses, coins, cash, and cameras in the trunk of your car while the packing and loading of your goods takes place. If you did not keep receipts or if you were unable to get sales slips, put the operator's manuals, warranty information cards, previous repair clips or any other paperwork relating to the item in the briefcase. In this way, you will be able to establish the make and model of the stereo or other item if it is lost or stolen.

In most cases, the packers pack but the long-haul driver makes out the inventory and puts stickers on the containers. Check the inventory as the line haul driver is writing up your shipment and putting the stickers on the items. Particularly, on furniture and appliances, if he/she is writing the abbreviations for scratched (SC), chipped (CH), dented (D), marred (M), loose (L), soiled (SO), worn (W), or broken (BR) on items that you consider brand new or even close to new, make your objections known and insist that your disagreements be noted as such on the bottom of each page of inventory. If it becomes a heated issue, call your transportation office and ask them to send an inspector out to arbitrate or at least make some notes.

At delivery, although this is always a hectic time, try to visually inspect the furniture, stereo and appliances that are not boxed or crated and use the front side of the DD Form 1840 (pink in color) to note as much damage as you can as things are brought off of the truck. While you can list things on the reverse of the 1840 later, when items are noted at delivery, the Government is more likely to recover from the carrier for your damage and it is easier to grade the carrier performance for future contracts. If by chance you exceed the 70 day limit for submitting DD Form 1840/R form to the Claims Office with your later discovered damage, you can still be covered and paid for the damaged items that were noted on the front of the form, since the

carriers gets a copy of that document when he/she completes the delivery.

If your goods are going into a self-storage mode because of lack of space in your new quarters, you must still complete a damage assessment before the 70 days expire. You must make every effort to inspect and list the damage even if your goods stay in a storage bin, garage or cellar for an extended period. Once your goods are out of Government sponsored shipment or storage, you must complete the DD Form 1840/R and get it into the claims office within 70 days.

If you sustain extraordinary damage at delivery, don't hesitate to call the supporting Transportation or Claims Office and ask if someone can come out and inspect the damage. Although most Claims Offices are not staffed for daily inspections, when the right circumstance arrives, we will attempt to make every effort to come out and confirm the damage as well as take photographs if necessary. But take your own pictures to be on the safe side. Pictures taken by the Transportation Office inspectors are not normally made available to the Claims Office or to you, the claimant. They are used to rate the carrier and are sent to the office where that action is performed. If you have damage to furniture items, stereo equipment, TVs, or other electronic devices, you will need an estimate of what it will cost to repair them. You must get a repair firm to look at the item(s) and write a detailed description of the damages in order for the claims adjudicator to determine that the damage claimed is shipment related damage. Additionally, the repair firm must indicate what it will cost to repair the item or they must state that the item cannot be repaired because of the physical condition of the item or that it would not be economical to repair the item. Do not just go to the PX or a retail location such as Best Buy or Circuit City and determine what a new, comparable replacement item will cost unless the repair firm tells you that the item is damaged beyond repair and indicates the same message of the repair estimate. If electronic items are missing from your shipment, then we will need a replacement cost estimate, either from a store, the Internet, or a mail order catalog. Make sure that you select a comparable item to the one that was missing. If you overreach by exaggerating the original cost of the item, its newness, or the cost of the comparable item, the Army Claims Service has authorized local offices to zero

out that item, or the entire claim, and refer the matter for disciplinary action under various fraud statutes.

Each claims office has a vast array of catalogs and telephone numbers to both PX distributors and equipment manufacturers as well as Internet access which allows us to quickly track down the age and price on discontinued models of various items. And like the IRS, if a "siren" goes off on one item, it can lead to closer scrutiny of other parts of the claim as well as requests for more substantiation on the value, condition, etc., of other items being claimed. Honesty is the best policy from a moral standpoint and it is the safest policy from a career standpoint.

After the delivery of your goods the carrier and/or the claims office may want to inspect the damage on your shipment. By Government agreement with the carrier industry, the carrier has the right to inspect and you must cooperate with the inspection. If the inspector does come out, a copy of the inspection will be sent to the claims office and we must normally use it in determining the nature, extent, and cost to repair the damage to your shipment.

Don't forget that while the total Government coverage for loss or damage on your household goods is \$40,000, many types of property have specific individual limits that will be applied. If you have very high value items (e.g. paintings, pianos, watches, antiques), or large amounts of a particular item (e.g. collectibles, crystal, stamps, baseball cards, tools), check with the claims office to see if there is a limit and whether it would be wise to insure the shipment in order to be fully protected.