

# FORT KNOX CLAIMS INSTRUCTION PACKET

## Hours of Operation

Walk-In Service: Monday – Wednesday, Friday, 0900 – 1600  
Thursday, 1300 – 1500 (Closed for training on Thursday mornings)

Closed on All Holidays and Weekends

### Address:

Office of the Staff Judge Advocate  
ATTN: Claims  
50 3rd Ave, Ste 229  
Fort Knox, KY 40121-5230

### Contact Information:

Phone: (502) 624-6913  
Fax: (502) 624-2375

Claims Website:

<http://www.knox.army.mil/garrison/supportoffices/sja/claims.aspx>

Email Address:

[usarmy.knox.tradoc.mbx.sja-claims@mail.mil](mailto:usarmy.knox.tradoc.mbx.sja-claims@mail.mil)

Electronic Forms:

<http://www.apd.army.mil/>

## WELCOME

1. We are sorry that you have experienced damage or loss during your recent PCS move. These instructions are designed to **assist** you in filing your household goods shipment or storage claim with the military. Additional guidance regarding full replacement value (FRV) and Defense Personal Property claims can be found on our web site. Additional forms are also available on our web site.
2. Each service branch adjudicates its own claims for damage or loss of personal property. Claims are accepted and forwarded to the member's claims service for action.

# FORT KNOX CLAIMS INSTRUCTION PACKET

3. If, during the course of reviewing these instructions, you find that your claim has some unusual aspect, or if you have a question, then please contact this office immediately at (502) 624-6913.

## TERMINOLOGY AND ESSENTIAL INFORMATION

1. **Transportation Service Provider (TSP):** The TSP is the carrier, mover, or Storage Company responsible for moving or storing your household goods at government expense.
2. **Full Replacement Value (FRV):** TSPs are now required to provide Full Replacement Value (FRV) coverage for your move, at no cost to you, *provided that you give timely notice of the damage and file with the TSP within 9 months of delivery.*
3. **Defense Personal Property System (DPS):** Most shipments are now managed under DPS. DPS is an internet-based system to manage DOD household goods moves, including submission of household goods claims. More detailed information about DPS can be found at <http://www.move.mil/home.htm>. Claimants are generally required to submit their claims through DPS. If you experience difficulty in submitting your notice or claim through DPS, please contact your local Transportation Office or the Fort Knox Claims Office.
4. **Notice Document:** This term refers to the DD Form 1840/DD Form 1840R or similar form, which the TSP gives to you at delivery. You should list obvious damage and loss at delivery on the front side of the notice document (Joint Statement of Loss or Damage at Delivery). Damage and loss discovered afterwards must be listed on the second part of the Notice Document and submitted to the TSP within **75** days of delivery.
5. **Military Claims Office (MCO):** The MCO provides advice and assistance to service members regarding notice and claims filing procedures with TSPs, including claims filed through DPS. If you cannot reach an agreement with the TSP regarding settlement of your claim, you may submit a claim with the MCO. The MCO will settle your claim in accordance with the guidelines established by your service branch.
6. **PCLAIMS:** The Personnel Claims Army Information Management System (PCLAIMS) permits Soldiers and Army civilian employees to file personnel claims online, rather than physically visiting or mailing documents to a MCO. Although paper copies of claims will still be accepted (such as when Department of Defense personnel or claimants' spouses file claims), PCLAIMS is intended to make it easier for Army personnel to file claims for property loss.

## BOTTOM LINE UP FRONT

# FORT KNOX

## CLAIMS INSTRUCTION PACKET

1. **DPS Shipments:** If your shipment is managed under DPS, you should submit your claim online at <http://www.move.mil/home.htm>. Exceptions are granted by the Chief of Personnel Claims & Recovery, U.S. Army Claims Service only on a *very* limited basis. FRV is available if you provide notice of damage and loss to the TSP within 75 days and submit your claim online within 9 months of delivery. If you have questions or need assistance, please contact your MCO. If you subsequently elect in DPS to transfer your claim to a MCO, the claim does **NOT** automatically transfer. You must prepare and submit a claim to the MCO if you cannot reach an agreement with the TSP. If you have difficulty in filing through DPS, please contact our office.
2. **Non-DPS Shipments Subject to FRV:** Even if your shipment is not managed under DPS, TSPs are required to provide FRV coverage for your move, at no cost to you, *provided that you give notice of the damage within 75 days and file your claim with the TSP within 9 months of delivery*. You must file your claim with the TSP to be eligible for FRV.
3. **Claims Filed with MCOs:** For non-DPS shipments, you may file your claim with a MCO. However, MCOs are required to adjudicate your claim using the fair market or depreciated value of your loss. This may result in a **significant decrease** in the amount that you may receive. You may file a claim with the MCO if you are unable to reach an agreement with the TSP, including DPS shipments. Claimants may be reimbursed for FRV if the U.S. Army Claims Service is able to collect FRV from the TSP.
4. **Exceptions to TSP Filing Requirement:** Special situations may allow claimants to file directly with the MCO and receive FRV. These situations are limited to losses caused by "Acts of God," loss and damage caused by ocean carriers, and denial of claims attributed to a previous handler when multiple entities have been responsible for the shipment. If you have a special situation that you feel justifies filing directly with the MCO, please contact our office.

### IMPORTANT DATES/SUSPENSES

1. **75 Days (Notice of Loss or Damage):** Claimants must list obvious loss/damage at delivery on the [DD Form 1840 \(pink form\)](#) or similar form provided by the TSP. Later-discovered damage must be listed on the reverse side of the form provided by the TSP or entered into DPS online and submitted within **75** days of delivery. If you mail or fax the notice document to the TSP, you should send it by certified mail or fax with receipt confirmation to show timely notice to the TSP. Alternatively, you may submit the notice document to the MCO within **75** days if you are in doubt or need any assistance. Failure to send the notice document to the proper TSP address within **75** days will likely result in disallowance of your claim for items for which the TSP did not receive notice. Submitting the notice document to the TSP within **75** days does NOT constitute filing a claim.
2. **9 Months (FRV Claims):** You must file with the TSP within **9 months** of the date of delivery to get the benefit of the FRV program.

## **FORT KNOX CLAIMS INSTRUCTION PACKET**

3. **2 Years (NON-FRV):** Non-FRV claims must be presented to a MCO within two years after it accrues. Normally, this is **2 years from the date of delivery**, or 2 years from the date you were officially notified that your property was destroyed (e.g. warehouse fire). This requirement is statutory and cannot be waived by the MCO.
  
4. **90 Days after Settlement (Salvage Rights):**
  - a. **Salvage rules for FRV claims filed with the TSP:** Please review the FRV counseling checklist you received from the Transportation Office, download a copy from our Web site, or ask our claims office for a copy.
  
  - b. **Salvage rules for claims filed first with an Army claims office:** The carrier may have the right to salvage value for items that cannot be economically repaired, even if you believe the item has no further use. Do not throw away destroyed items unless the claims office approves or after 90 days from the date the claims office notifies you that your claim was settled. Box up broken items if they are safety hazards. For health hazards (moldy furniture, etc.), coordinate with the MCO.

### **DPS CLAIMS**

1. The Defense Personal Property System (DPS) is a cradle to grave web-based moving system. DPS Shipments can be identified by a 4 letter 7 digit number listed on the Notice Document. If you began your move in DPS, you will complete your claim in that system as well. Just go to <http://www.move.mil>, click on “Access DPS” and look for the “Claim” tab at the top center of the page.
2. The DPS website <http://www.move.mil> provides video instructions and PowerPoint slides for getting a password, filing notice of damage and loss, filing your claim, and providing feedback concerning the DPS claims process.
3. FRV Rules apply to DPS Shipments submitted within 9 months of delivery. If you cannot come to an agreement with the TSP regarding settlement, you may transfer your claim to a MCO. The “Transfer to MCO” button or icon at the DPS website does not automatically transfer your claim information to the MCO. You must submit your claim with your respective service’s MCO.

### **FRV (NON-DPS) CLAIMS**

Even if your shipment was not moved under the DPS system, it should still be covered under the FRV program provided you meet the notice (75 days) and filing requirements (9 months).

1. You must give notice to the TSP within 75 days after delivery. Notice should be sent to the TSP by certified mail or fax or by contacting the MCO. Notice to the TSP should include the

# **FORT KNOX CLAIMS INSTRUCTION PACKET**

[DD Form 1840R](#) with your list of damaged/lost items, description of the items, and inventory numbers.

2. You may contact the MCO or the Transportation Office to obtain the address and telephone numbers for the TSP. It is important that you provide the SCAC Code (4 letters) from the notice document or other information that allows the MCO to identify the proper TSP.
3. It is your responsibility to contact the TSP and obtain the necessary documents from them to file a claim. You have 9 months from the date of delivery of your household goods to file a claim with the TSP.
4. The TSP has 30 days to respond to your claim. This response may include requests for information, including requests to inspect your household goods.
5. Within 60 days from the time the TSP has received your claim and the information needed to make a decision on your claim, the TSP will do one of the following:
  - a. Make an offer to replace or repair all of your items.
  - b. Make an offer to replace or repair some of your items.
  - c. Deny your claim.
6. At this point, you may accept the TSP's full or partial reimbursement offer, transfer the entire claim, or under certain limited circumstances, transfer specific line items of your claim, to the MCO. If the TSP does not respond within or take appropriate action within the timelines, you may transfer the claim to the MCO.
7. Caution: No item for which payment has been made may be transferred. Transferring a line item is not a guarantee of more favorable treatment, but does ensure that the issue is examined by the Government for fairness. Contact the MCO to transfer your claim. You should notify the TSP in writing regarding the items for which you are not accepting settlement.

## **FILING A HOUSEHOLD GOODS CLAIM WITH THE ARMY**

1. If you are unable to settle your claim with the TSP, you must file your claim with the MCO within two (2) years from the date of delivery. This time limit is set by statute. At a minimum, you must submit a written demand for payment to stop the running of the statute of limitations. Additional documentation and substantiation may be submitted later. The [DD Form 1842](#) and [DD Form 1844](#) are the forms used for claims submitted in writing.
2. Soldiers and civilian employees can submit their claims online through the Personnel Claims Army Information Management System (PCLAIMS) in addition to submitting a claim in writing. This program allows members to input the data regarding their claim and automatically generates the [DD Form 1842](#) (Claim Form) and [DD Form 1844](#) (Claims Analysis Chart). Data can be saved in these forms before the claim is submitted.

# FORT KNOX CLAIMS INSTRUCTION PACKET

- a. Access PCLAIMS at <https://www.jagcnet4.army.mil/8525763F005D2EF5/> - or by going to [JAGCNET](#) and clicking on the “Claims” link, which will take you to the U.S. Army’s Claims Homepage. Once at the homepage, click on the “Personnel Claims Online Filing Database” link.
  - b. The PCLAIMS home page contains a Claimant’s Manual that provides instruction on how to navigate the PCLAIMS website and complete your claim.
3. MCOs are required to adjudicate your claim using the fair market or depreciated value of your loss except in limited circumstances. You may file a claim with the MCO if you are unable to reach an agreement with the TSP, including DPS shipments, on a fair or proper settlement of your claim. Claimants may be reimbursed for FRV if the U.S. Army Claims Service is able to collect FRV from the TSP.
  4. If you have insurance that covers your transit loss (missing items, fire and flood loss), you may but are not required to file with your insurer. If you file with your insurer, you must file with the insurer first. The insurance adjudication must be submitted to the MCO for adjudication in accordance with service directives.

## DOCUMENT CHECKLIST AND INFORMATION NECESSARY TO SUPPORT YOUR CLAIM

If you are transferring claim from DPS or the TSP, please contact the MCO. In many cases, the MCO can obtain documents on file with the TSP, including documents previously submitted to the TSP and repair estimates received by the TSP but not provided to you. If you file your claim in PCLAIMS, you may scan documents and attach them to your claim record. We request that you identify the document through specific descriptions similar to the checklist items described below (e.g., estimate of repair - dining table). If you do not have the capability of scanning and attaching the document to your claim record, we can scan and attach a hard copy of the document to the PCLAIMS record.

- DD Form 1842** – must be signed by you for claims submitted in writing. If you submit your claim in PCLAIMS, your submission of the claim through the system is sufficient.
- DD Form 1844** – each item must be listed separately. Claims submitted through PCLAIMS automatically generate this form, which is reviewed by the MCO. It is important that you enter purchase prices, replacement costs, and dates of purchase.
- Manual CEFT Input Form.** This form is required for all claims filed with the MCO.
- Notice of Damage and Loss/DD Form 1840/1840R**
- Government Bill of Lading**
- Estimates of Repair.** Estimates of repair are necessary to support the value of your damage or loss if repair or replacement is desired. Loss of value awards may be appropriate for some items where cosmetic damage may not substantially detract from the item's usefulness or value. If the TSP had a representative examine your property, please let us know to obtain the repair estimate provided by the TSP.

# FORT KNOX CLAIMS INSTRUCTION PACKET

- **Substantiation for Replacement Cost** – if replacement cost is over \$100 per item and total claim is over \$500. Replacement cost is not considered for damaged items unless an estimate of repair or other evidence (i.e., inspection or photos establish that the item is not economically repairable).
- **Evidence of Ownership for Missing Items** – purchase receipts, credit card statements, photographs, and witness statements.
- **Original Inventory.**
- **Missing Items Statement.** If you claim a missing item that is not listed on the inventory or was identified from an inventory number that was delivered, you should provide a written statement that explains the circumstances of the packing or other reason for the missing item.
- **Electronic Repair Report/Computer Repair Report.** Electronic items (stereos, televisions, etc.) that are not operable after delivery must be evaluated by a qualified repair technician to establish transit damage in the absence of obvious and apparent damage that can be shown by photos or examination by a claims examiner.
- **Electronic Items Statement.** To substantiate transit damage for electronic items, including computers, claimants are also required to provide a written statement concerning how the item operated just prior to pickup by the TSP.
- **Statement of Tender.** If you are claiming for a damaged or missing item that was packed in a box or container that does not fairly or accurately describe the damaged or missing item, you should provide a statement concerning the tender of the item and packing by the TSP.
- **Orders**

## CONCLUSION

We hope that this guidance has been helpful. More detailed instructions are available on the Fort Knox Claims web site for special situations. We encourage you to visit our web or contact us for guidance on specific matters or to call us. We also encourage you to visit our office, especially if you have difficulty in filing your claim online either through DPS or PCLAIMS.

We encourage you to provide specific feedback on the quality of our service though ICE (Interactive Customer Evaluation) and email comments on how we can improve these instructions and handouts.