



# LEGAL BRIEFS

From the Fort Knox Claims Office

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## CLAIMS NOTE

The U.S. Army Claims Service has notified field claims offices that claims for DVD/TV players that are mounted in the front seat area of a privately owned vehicle are not payable if they are stolen. This policy is based upon a determination that the use of such items, where the driver of the vehicle may view them while driving, is not considered reasonable or useful under the circumstances. While audio equipment, like CD players, radios, and cassette players do not normally require the driver to take his attention off the road, having a video screen that plays movies or television shows where the driver can view them would be a dangerous distraction. Even if such devices do not violate a state driving statute, Claims Service has determined that they cannot be paid by field offices.

This policy does not apply to navigation system screens that may be mounted on the dashboard area, or to DVD video screens that are mounted behind the driver to be viewed by passengers in a second or third row of seats. Navigation devices and their screens are considered reasonable, since they help the driver find his way, and require only momentary glances from the driver to check positioning, similar to glancing at a map. Some systems also provide audio cues like "--turn right at next intersection"-- once they are programmed with a start point and destination, thus eliminating the requirement for the driver to be constantly looking at the video screen. Our office would also consider, on a case by case basis, the loss of a video system that could only be viewed by the front seat passenger [bolted-in facing the passenger, and non-viewable by the driver], or a system viewable by the driver that can only be activated when the vehicle

transmission is in Park, or the ignition switch is in the Accessory mode, when the engine is turned off.

A further concern with these systems is the limit on the amount that could be paid under the U.S. Army Claims Service Allowance and Depreciation Guide. That Guide sets a maximum of \$750.00 per claim that may be paid for automobile accessories. Most of the current navigation systems retail for more than a thousand dollars, and many of the video systems would also eclipse the maximum allowed. Insurance coverage for such items should be discussed with your automobile insurance carrier before purchase and installation. Additionally, if your vehicle does not come with an alarm system, after-market systems are available, starting at about \$150.00. A security system investment would be considered a wise course of action to help protect a vehicle containing thousands of dollars worth of audio, video, and navigation equipment from intrusion.