



# LEGAL BRIEFS

From the Fort Knox Claims Office

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## CLAIMS NOTES

### Printers

In the rush of getting ready to move, claimants often forget to check the owner's manuals for their appliances to determine what steps need to be taken to get the item ready to move. This used to happen a lot with clothes washers that had not been fully drained and with their hoses removed and placed in the tub, [and occasionally the movers would also forget to block the tub]; with phonograph tone arms and floating turntable platforms that were not locked down; and with floppy disc drives that did not have a cardboard shipping insert placed into the disc loading slot. The resulting damage to these appliances was predictable, and, in most cases, not payable.

Recently the Claims Office has noticed a growing trend relating to claims for damage to Laser and Bubble-Jet printers that are shipped with household goods. We have seen several recent instances of damage caused by printer toner being spilled all over the inside of the printer when the box holding the printer got turned sideways or upside down. When damage for the cleaning and repair of the printer is claimed, we have no authority to pay for it because the owner's manual for the printer inevitably indicates that to prevent such accidents the toner cartridge should be removed before the printer is shipped. Usually, the toner cartridge should be placed and sealed in a plastic bag, or its original container, and shipped separately. We are also seeing a related problem with bubble-jet printers. If you have this type of printer to ship, refer to the owner's manual or talk with a computer repair shop to determine if there is a likelihood that the tubes carrying the ink or the print head will dry out and clog if the unit is either in transit or storage for any

length of time. Remember, clogged ink lines or dispensers are not considered damage by the carrier.

#### POV Claims

A change in policy by Army Claims Service has made it easier on claimant's filing an automobile damage claim. Previously two estimates were required and the claims office would generally pay the claim using the lower estimate. Now, the claims office can adjudicate the claim with a **single estimate** from a reputable repair shop or from the claimant's insurance carrier. This will reduce the hassle of getting the paperwork necessary to file the claim.