



DEPARTMENT OF THE ARMY  
HEADQUARTERS, U.S. ARMY CADET COMMAND  
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FORT KNOX, KENTUCKY 40121-5000

## **GENERAL CLAIMS INSTRUCTIONS**

### **HOUSEHOLD GOODS AND HOLD BAGGAGE CLAIMS**

#### **PLEASE READ - THIS CAN AFFECT YOUR SETTLEMENT AMOUNT**

Welcome to the Fort Knox area, [or at least to the claims area serviced by Fort Knox, which includes part of KY, all of IN, OH, and MI.] We hope that you had a safe trip and a damage free move. However, if you did have damage to your household goods during the move, we stand ready to assist you in getting your household back in order. We will do our best to assist you in the settlement of your claim in a quick, efficient, and fair manner, but in order to do so we will need some help from you.

Claims with the Military Claims Office [MCO] are processed under the provisions of Army Regulation 27-20, which places the burden on the claimant to properly complete the required forms, and to provide documentation substantiating the claim. Failure to do so will normally delay the processing of your claim, and may result in a lower award. If you require assistance, contact the Office of the Staff Judge Advocate, Attention: Claims, Fort Knox, KY 40121-5230. We are located in Pike Hall, Bldg. 1310, Corner of Knox Street and 3rd Avenue, Fort Knox, or telephone (commercial) (502) 624-6913 or (DSN) 464-6913. Our fax numbers are ext. 2375 or 2488. Telephone hours are 0730-1600. Collect calls cannot be accepted, but we can call you back once you have contacted us. Our e-mail address is: [[usarmy.knox.tradoc.mbx.sja-claims@mail.mil](mailto:usarmy.knox.tradoc.mbx.sja-claims@mail.mil)]. Office hours are 0800-1600, Monday, Tuesday, Wednesday, & Friday; and 1300-1600 on Thursday; and we **are** open during the lunch hour. **Mandatory: Provide us an e-mail address to which we can send correspondence or contact you.** This is required to help reduce costs of materials. In certain circumstances we can send your award letter to that email address. This measure will also help alleviate any mail delivery problems associated with increased USPS security.

1. Within **70 days of delivery** of your household goods, you **MUST** report **all** damage and losses on the (pink) DD form 1840/1840R, or other form that the carrier provides to you so that the carrier will be notified of loss or damage. You should file your notice of damage or loss on line with the carrier or if that is a problem you can come to the claims office with all copies of the form[s] that were provided to you so that it can be processed and dispatched to the carrier. If you cannot come to the office, then mail all copies to the address above, ensuring that you provide a return address, along with a daytime phone number. **Be sure to keep a photocopy (both sides) in the unlikely event that the form gets lost in the mail. Failure to report all damaged or missing items in a timely manner will normally result in a reduction in the amount of compensation for your claim. You normally cannot be paid for items that are not noticed to the carrier within the required time period.\*\*\*\*\***

2. Although you have **TWO YEARS** from the **date of delivery** of your goods to file a claim you should file the claim as soon as possible. PLEASE REMEMBER - **TURNING IN THE DD Form 1840/1840R [pink form] or other damage form provided by the carrier DOES NOT** constitute the filing of a claim. **ALSO**, a claim is **NOT** considered to be "filed" **UNTIL IT IS ACTUALLY RECEIVED BY THE CLAIMS OFFICE/Agency distro office or Carrier.** Simply putting it in U.S.Mail channels does **not** constitute "filing" the claim.

**REMEMBER, THERE ARE TWO DEADLINES THAT YOU MUST MEET- 1) YOU MUST FILE THE notice of damage form WITHIN 70 DAYS AFTER THE DELIVERY OF YOUR GOODS; AND 2) YOU MUST FILE THE COMPLETED CLAIMS FORMS WITHIN TWO YEARS OF THE FIRST DELIVERY OF YOUR GOODS.** If you have multiple deliveries on the same shipment the two year period starts when the first delivery is made.

IF YOU ARE BEING DEPLOYED AND ARE CLOSE TO THE 2-YEAR DEADLINE FOR FILING A CLAIM, You must complete the processing of your claim with the carrier within the allotted 2 years after delivery or it will be barred by the Statute of Limitations for filing a claim.

3. You must file your claim initially with the carrier. You do this under the [www.Move.mil](http://www.Move.mil) site using the password and other information received from the Transportation Office when you arranged your move. If a carrier contacts you and makes an offer to settle your claim, you may accept or reject it. If you are unhappy with the processing of all or part of your claim, you may re-initiate the claim or part of the claim with the MCO. The transfer of the claim must be made by contacting the Military Claims Office as the computer interface presently in use does not complete the transfer with the push of the button.

4. It may be necessary for a representative of this office **or** the carrier to conduct an inspection of your damaged property. The carrier has a right to inspect, or have a designated repair shop inspect the damaged goods after delivery; and the failure to allow him to do so could result in a reduction in the amount that will be paid on your claim. **The carrier has the obligation to obtain estimates of repair on damaged items. If, however, damage items are hazardous, or the condition of the goods could cause health problems for your family, call us for permission to discard them.**

5. If you fail to file the claim with the carrier within 9 months, the claim will be processed under the standard rules which involve the application of depreciation to replacement costs. You will still be allowed up to two [2] years from the date of delivery of the goods to file the claim. If you do not desire to deal with the carrier after they have had your claim for 30 days or you are unhappy with his processing of your claim, you can re-file it, or any disputed items, with the Military Claims Office [MCO]. Claims filed with the MCO will receive the standard processing under the normal rules currently applicable to claims, but a higher recovery will still be sought from the carrier, and, if successful, any overage monies will be paid to the claimant. BUT THE STATUTE OF LIMITATIONS FOR FILING A CLAIM WITH THE ARMY REMAINS AT 2 YEARS FROM THE DATE OF DELIVERY. THEREFORE, IF YOU FILE WITH THE CARRIER AT THE END OF THE PERIOD, AND AFTER 30 DAYS WITH HIM YOU ARE UNHAPPY WITH HIS PROCESSING OF THE CLAIM OR HIS SETTLEMENT OFFER, YOU MAY FIND THAT YOU HAVE MISSED THE FILING DEADLINE WITH THE ARMY. IF THAT OCCURS WE HAVE NO AUTHORITY TO PAY YOUR CLAIM BECAUSE THE STATUTE ALLOWS US TO PAY IT ONLY WITHIN THE TWO YEAR WINDOW.

Under the computer submission process Congress hoped that carrier service will improve, and moves will be easier on members/civilian employees, and this process would remove the common complaint about depreciation being applied to item replacement costs. The carrier will have to fix the item, or replace it with a comparable item, irrespective of the original item's age.

6. a. Remember the DPS program requires the claimant to file with the carrier [TSP] on-line. Check your GBL number, and if it begins with 4 letters then you must file using DPS. Guidance [password, etc.,] on this program should come to the claimant through the local Transportation Office when the member is arranging all aspects of the move to a new duty station. He/she will obtain a password and will enter data to the carrier directly from a computer on matters associated with the claim. If unhappy with the processing of the claim by the carrier, after 30 days, the member can bring the file to the local Military Claims Office [MCO] and re-file the claim there. However, there is currently no interface between the Army computer programs and that of the carrier industry, so most information will have to be re-entered to the Army system at the MCO in order to process the claim. Dual payments for the same items from the carrier [TSP], an insurance carrier, and/or the MCO are not authorized. All such payments already received must be identified to the MCO when a claim is processed.

The Army has adopted a program called PCLAIMS. This program allows the member to file their claim electronically, and the claim is then processed by the MCO. This system can be accessed by logging in to JAGNET and navigating to the Army Claims Service site. A radio button will bring you to the PClaims site so you can load the necessary information onto the forms and file your claim. Our office has also acquired computer terminals which will allow filing at our office for those without such

access elsewhere. We will assist those people who are computer challenged, or unable to perform the necessary steps in filing their claim. Back-up paperwork, such as estimates of repair, photos, Gov't Bills of Lading [GBL's], etc., will still have to be provided to the claims office in order for the claim to be fully processed. ALSO: Be aware that some of the forms obtained from the carrier may contain different form numbers than were previously used by the Army system.

b. [**FOR SHIPPING AND STORAGE LOSSES ONLY.**] If you have private insurance covering your personal property, Army Claims Service has made a policy decision that you do not have to file a claim with your insurance carrier, **prior** to final settlement of your claim by the Army. Presently, you have the option of filing the claim with the carrier, or with your insurance company, with the Army as a fallback option if you are unhappy with carrier processing. [However, you cannot be paid twice for the same items by different payors.] This policy is designed to prevent multiple small claims against your insurance carrier that may cause your insurance carrier to increase your rates, or drop you as a customer, because of the number of claims filed. However, if you have a claim that is not likely to be fully compensated by our office because of Army mandated payment limits, it may still be required that you initially file a claim with your insurance carrier. If you have been instructed by our office to do so, and you refuse to file with your insurance carrier, or fail to file with them in a timely manner (e.g., within 90 days for USAA), and they refuse payment on that basis, the amount we can pay may have to be reduced by the amount that your insurance company would have paid to you for the loss, if you had filed with them in a timely manner.

c. If you do elect to file a claim with your insurance carrier, you may still file with the carrier and then the Army afterward to see if part of any amounts that are not paid, or are reduced by your insurance deductible can be paid by the other sources. **You can seek to receive full compensation for item from the three sources, but you cannot be paid multiple times for the same item.** You must indicate in the appropriate box on the DD Form 1842 whether you had insurance coverage that applied to the loss. Attempting to receive double payments from either the carrier, your insurance company, or the Army, can lead to adverse action against you.

d. If the MCO processes your claim it will normally try to use PX prices, unless we are aware of discount stores or Internet sites [like Amazon or eBay] which can beat PX prices even with the sales tax added. If you had an overseas move, then according to DA Pam 27-162, you have authorization to use the overseas catalog to purchase the damaged/missing item(s) and we will assist you by providing a statement for Exchange officials.

e. If items are **missing** from your shipment that were not noted as missing at delivery, and we process your claim, **we must receive a detailed statement explaining why the absence of these items was not discovered at delivery. Particularly with major items like a sofa, washer, dryer, TV, stereo component, or collections [like figurines], it is essential that an explanation be provided. If you signed a statement acknowledging the receipt of all "high value" items, and you intend to claim a missing high value item, then again, you must provide us with a detailed explanation of how and why you signed the document stating that**

all the "high value" items were present when this turned out not to be the case.

7. Upon receiving your completed, fully documented claim, or finding it in the queue at the PClaims site, this office will process your claim as rapidly as possible. Please contact this office to notify us of any change of address, or phone number, etc. All personnel who are authorized through Finance to receive an Electronic Fund Transfer [EFT] will receive payment on their claim in that manner, but they will have to submit a Certified Electronic Fund Transfer [CEFT] form in order for a payment to be made by DFAS. That form is available on line using Google, and you can request it directly from our office too. Those people who Finance no longer has valid EFT data on will receive a check in the mail. Once input for a payment is made by our office, under GFEBs a payment should be credited, or a check issued [in rare circumstances] within a few weeks.

The following documents [hard copy or electronically on line] are required in order for your claim to be paid. Failure to provide any of the necessary documents will delay the processing of your claim.

#### CHECKLIST

\_\_\_ 1 - DD form 1842. This document must be signed by the soldier or civilian employee. If a Power of Attorney [POA] is used, the person with the POA signs the claimant's name and then their own name placing the phrase "with POA" next to their signature. Please **insure** that the POA has not expired, and **include** a copy of the POA with the claim file. Spouses, ex-spouses, and family members using a Power of Attorney should be advised that unless the POA authorizes actual payment of the receipts of the claim to them, the payment will go to the pay account of the Soldier or civilian employee. If there is an issue here, talk to/write us when the claim is filed. Do not alter names, SSN's or dates on the Power of Attorney. Any alteration will preclude payment on the claim.

\_\_\_ 1 - DD form 1844. Dates of acquisition and amounts paid for the item must be included.

\_\_\_ All copies of the notice of damage form[s] (and any continuation sheet if you run out of lines on the form) listing all missing or damaged items, with inventory numbers.

\_\_\_ 1 - Copy of PCS/ETS orders with any amendments.

\_\_\_ 1 - Copy of Government Bill of Lading [GBL] (for CONUS or overseas shipments) or Work Order (for local moves) or Service Order (for goods shipped from a local Permanent Storage). [A copy may be obtained at the Transportation Office, Bldg 65.] **NOTE:** If you had more than one shipment take care that the Bill of Lading, inventory, and 1840/1840R are for the right shipment. Mixing them up will delay all your claims.

\_\_\_ 1 - Copy of the **COMPLETE INVENTORY** of your goods that were shipped. Please try to ensure that the inventory copy you send is **readable**. We must be able to read it to complete your claim. If you can't read it the odds are that we will not be able to do so either.

\_\_\_ 1 - A written estimate of repair, or non-repairability for all **electrical** items. All stereo components, TVs, VCRs, Music Amps, boom-boxes, etc., require an estimate detailing the nature of the damage/problem and the cost to repair the items, or a statement of the inability of the repair shop to repair the item. \*The estimate of repair **must** indicate what parts have to be replaced, or adjustments made to fix the item. Simply providing us the replacement cost of a similar item cannot be accepted, and will lead to no initial award for the item. Estimate fees can be reimbursed up to \$50 [perhaps more, if deemed reasonable by our office] when your claim is paid if they are not credited when the work is done, and if you provide us proof that they were paid. The Carrier has the responsibility to obtain estimates. If he refuses, we can compensate you up to \$50 per estimate obtained,

if we require one.

\_\_\_ 1 - Written estimate of repair, or non-reparability, on big ticket non-electrical items [For example, a sofa or schrank] costing \$100 or more to be fixed. [See \* above.]

\_\_\_ **Any copies of purchase receipts, charge slips, covers of operator's manuals, warranty cards, photos pertaining to the damaged, destroyed or lost item, etc.,** which will assist us in **verifying** the original cost of the damaged or lost item, the year of acquisition, and the condition of the item. **We expect you to have some of this kind of information on all recently acquired, big dollar items.** If you have none of the above, then provide us the name and address of the store where you bought the item so we can contact them to verify the information. If you take pictures of damaged items, circle the damaged areas with a magic marker and note on the back of the photo the nature of the damage, e.g., scratched, gouged, etc.

\_\_\_ 1 - DD form 1841 (only if damages were inspected by Transportation Office personnel.) **Pictures taken by Transportation inspectors are generally not available to our office.** You should take your own photos/videos to support your damage claim, do not rely on the inspector taking photos, his photos are sent to higher headquarters to evaluate carrier performance. If you include photos of the damaged item, indicate on the back the nature of the damage, and circle it on the picture with a black magic marker. This will help us identify what is in the picture.

\_\_\_ 1 - Copy of the Power of Attorney authorizing you to file a claim with the Government on behalf of the proper party claimant, i.e., the Soldier or civilian employee. **If it is intended for you to receive the award the Power of Attorney must specifically authorize you to do so.**

\_\_\_ 1 - Copy of the demand made against your private insurance company, **if you elected to file with them, along with any settlement or denial made by them,** (only if you had private or additional Government coverage during shipment/storage of the goods).

\_\_\_ 1 - Copy of **Missing Items Statement** (if applicable). This statement should indicate that all items to include the missing items were packed at origin, that you checked the premises for any thing that was left behind, and that the items were not present at/after delivery. For items packed in cartons, your statement should indicate whether the entire carton was missing, or if the items(s) were missing out of a carton that was delivered. If the item(s) were missing from the carton, explain in detail if you saw any indication of re-numbering or re-taping of the box, and what was found inside the box when it was opened. **See paragraph 5e above.**

\_\_\_ 1 - Certified Electronic Fund Transfer [CEFT] form. Available from us and Army Claims Service has put a copy up on-line that you can get via Google.

Again, we are here to assist you and your family in getting resettled. We will do our best to process your claim as quickly as circumstances allow. We have recently added an e-mail address for the convenience of claimants. This, we hope, will reduce the need for long distance phone calls and provide a better opportunity for us to respond to your needs. [e-mail us at: [usarmy.knox.tradoc.mbx.sja-claims@mail.mil](mailto:usarmy.knox.tradoc.mbx.sja-claims@mail.mil) ] Add your own e-mail address to your correspondence and we will send a copy of your settlement letter to you by e-mail, with a hardcopy sent thru the U.S. Mail. Below is a recent article outlining more information on processing household goods claims under the new programs.

## **Some Information on the New Army Personnel Claims Computer Program: PCLAIMS**

In October 2009, a new claims computer program was fielded by the US Army Claims Service: the Personnel Claims Army Information Management System (PCLAIMS). The new program permits Soldiers and Army civilian employees to file personnel claims through the Internet, rather than having to physically visit or mail documents to a military claims office. Although paper copies of claims will still be accepted, the new program may make it easier to file claims for property loss.

“Personnel claims” allow Soldiers and Army civilian employees to be compensated for property loss and damage sustained incident to service. Many Soldiers file personnel claims when their household goods are lost or damaged during shipment; these comprise a large number of personnel claims. Personnel claims may also be filed in other situations, such as when Soldiers sustain losses due to fire, flood, or other unusual occurrence on the installation, or at assigned Government quarters.

The new program will be accessible at the Judge Advocate General’s Corps Internet site at [www.jagcnet.army.mil](http://www.jagcnet.army.mil). Click on the U.S. Army Claims Service link, and then click on the PCLAIMS link. The PCLAIMS link will describe the rules for filing personnel claims and allow claimants to fill out all of the required forms. A claimant must have an Army Knowledge Online [AKO] account to use PCLAIMS. Claimants without an AKO account will have to contact their nearest Military Claims Office to file their claim.

When using PCLAIMS, a claimant will be asked to list all lost or damaged property, the purchase dates and costs, and replacement or repair costs. This is something that is required whether you elect to file your claim in paper or electronically. Basic supporting documents, such

as a Government Bill of Lading (for transportation-related claims), estimates of repair, and photos of damaged property can be scanned and added to the electronic claim. If a claimant does not have access to a scanner, documents will have to be mailed or hand-carried to a Military Claims Office, which will add them to the claim file.

Once all of the necessary information has been entered, the claimant will be asked to “verify” and “submit” the claim. It will be electronically sent to a Military Claims Office which will adjudicate the claim and arrange for payment, as appropriate. The claimant also will be asked to provide an e-mail address or telephone number so the claims office can contact him/her with any questions. Providing accurate contact information is critical; if the MCO cannot reach the claimant final payment may be delayed.

PCLAIMS should not be confused with the DPS, another new computerized transportation program applicable to household goods shipments made from military installations since 2008. Under DPS programs, Soldiers and Army civilian employees are required to **file transportation-related claims directly against the carrier [TPS]** responsible for the loss. **Claimants have are allowed two years to file their claims**, but if they file with the TSP within nine months they receive an added benefit. In return, for filing in nine months they are paid the full replacement value for their destroyed property without the application of depreciation, and they are not charged any additional premium for this coverage. It is free. If the claim is not filed within nine months, the standard rules governing the application of the Statute of Limitations and the application of depreciation apply to the adjudication of the claim. PCLAIMS cannot be used to file claims against carriers; it can only be used for personnel claims filed against the Government. If, however, claimants file with the carrier and then become dissatisfied with the carrier’s offers to settle the claim under the DPS program, they may reject the offer and file their claim with the Government. **Such claimants can use PCLAIMS to file these transferred**

**claims, but will need to contact the nearest military claims office before doing so. This is because there is no interface between DPS (which also involves electronic claims filing) and PCLAIMS, so it will be important to contact a military claims office for specific guidance on how to transfer the claim from a carrier to the military.**

PCLAIMS is designed to give Soldiers and Army civilian employees easier access for filing personnel claims.

Chief, Claims Section

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