

Before you PCS, remember to brush up on the claims services offered by the U.S. Army. These services can protect you from financial loss when your household goods are lost or damaged during a move.

### 1. Document, Document, Document

Be sure to document your significant items prior to moving. Significant items can include expensive electronics, antiques, heirlooms, art work, and china. When possible, take pictures of these high-value items. If you have receipts for any big-ticket items, keep them organized in a 'key documents' folder. Furthermore, make sure that this folder is not shipped with your other items. Also, if appropriate, take the time to get appraisals for items with high value but no receipts (especially antiques).

### 2. Explore Insurance Options

If your property is lost or damaged in transit, the Army claims office will only be able to pay the depreciated value of the property. This figure is determined by finding the replacement cost and reducing that price by a set percentage per year. Another reason to consider personal property insurance is that the Army claims office is bound by statutory limits for recovery. As a result, you may only be able to receive partial compensation for some items. Personal property insurance is generally inexpensive. So long as it covers your goods for an OCONUS move to/from Korea, this can be a great option for service members.

### 3. Partition the items you do not want shipped

Generally speaking, it is not recommended that you send small, valuable items. Furthermore, cash and coin collections should *not* be shipped because they are often not claimable.

### 4. Supervise the Movers

Senior claims attorneys recommend that you do something nice for the movers. A spread of coffee and donuts can go a long way toward ensuring you get the best service possible from your movers. During the packing phase, ensure that the movers are packing your items carefully. Furthermore, supervise their completion of the inventory—this is an important step in the process. Be as detailed as possible and include serial numbers for any high-value electronics. Carefully review the inventory list before signing. If you disagree with anything, be sure that you annotate these disagreements on the paperwork. Finally, if the movers are uncooperative contact the transportation office immediately.

### 5. Deadlines

Upon arrival at your new duty station, locate your transportation and claims offices. Once your household goods arrive, inspect the shipment carefully. If any items were lost or damaged, be sure to annotate this meticulously on the notification form (such as DD FM 1840, DD FM 1850, or DoD notification form) before they depart. After delivery you have 75 days to report any loss or damage discovered after the movers leave. You must provide an additional notice of loss/damage to the responsible carrier through the DPS website, [www.move.mil](http://www.move.mil), or to the Military Claims Office (MCO) within 75 days of delivery. Your local MCO will assist you in the process of notifying and filing a claim.

## Statutory Time Limit

1. Within **75 days** of delivery, you **must** notify to the local Military Claims Office (MCO) in writing, or DPS Website of all damaged and missing items. This must be done to comply with contractual requirements to inform the carrier of damaged and missing items in your shipment. You need to submit your DD FM 1840/R or other notice forms to the carrier to the MCO, or directly to the DPS Website to do this with the time limit.
2. Within **9 months** or **2 years** of delivery, you must file your claim against the carrier. It cannot be waived.

For the Full Replacement Value (FRV): to have your claim paid on basis of the FRV program, you must file a claim within 9 months of delivery through the DPS website ([www.move.mi](http://www.move.mi)).

For the Military Claims Office Processing: to have your claim paid on basis of depreciated replacement value, you must file your claim by submitting the required documentations within 2 years of delivery. This two-year requirement is established by law.

## FRV

The Full Replacement Value Program (FRV) is a new benefit for service members and DoD civilians, which allows them to recover the full replacement value of destroyed and missing personal property (not repairable items) as a result of a DoD-sponsored move.

## FRV Transfer to MCO

If you file your claim with the responsible carrier and received written notice that all part or part of your claim is denied, you and transfer the claim to the local MCO. You can also transfer your claim if you do not hear from the carrier or dissatisfy with their proposed settlement of the claim. You are still eligible for FRV recovery.