



Air Force Claims Service Center
Phone: 1-877-754-1212
DSN: 986-8044
Comm: 937-656-8044
email: afsc.ja@us.af.mil

FILING A CLAIM FOLLOWING A SEVERE EVENT

IMPORTANT - The authority which authorizes the CSC to pay certain personal property claims is the Military Personnel and Civilian Employees Claims Act (PCA). The PCA was enacted by Congress to lessen the hardships of military life by providing payment for certain types of property loss, however, it does not provide insurance coverage and is NOT designed to make the United States a total insurer of the personal property of claimants. Claimants have a personal responsibility to protect themselves from loss or damage to their personal property. Claims for damage to personal property must have occurred on-base or in base housing (both Gov't privatized on-base and off-base). Claims for property damage off-base at the member's personally rented apartment, rental home, or personally owned real property, i.e., NOT Gov't privatized housing, are not payable.

PRIVATE INSURANCE:

Members must file their claim with their private insurance company first (personal property, renters, homeowners, or vehicle insurance). If your insurance policy does not cover the claimed damage or the amount claimed is less than your deductible (or you have only liability insurance on your vehicle), you may file a claim with the government without first filing with your insurance company. In the above situations, you will need to provide a copy of your insurance policy's declaration page showing the damage is not covered, the amount of your deductible or your liability declaration. You may also file a reimbursement claim for your deductible. However, please keep in mind, the Claims Service Center cannot just pay awards for deductibles. We can pay for unpaid amounts that were not covered by your insurance. Usually, this comes out to be the amount of one's deductible. This is why it is imperative that you provide your insurance settlement and any documentation filed with your insurance claim. Please keep in mind, there is no guarantee that you will be reimbursed your deductible.

AFTER YOUR INSURANCE CLAIM:

You may find that you need to file a claim for food spoilage, personal property (clothes, TV, grill, etc...) and your vehicle. You may not be prepared to file all of these claims at the same time. With that being said, we ask that you only file one claim. For instance, due to a power outage, you may be ready to file a claim for food spoilage before filing for any other property. Please go ahead and file that claim. It will be assigned to a paralegal at our office. If you later need to file a claim for your vehicle or other personal property, please contact the paralegal assigned to your original claim and they will amend the original claim to include the new claimed items.

DISPOSAL OF PROPERTY:

It may be necessary for safety or health concerns to dispose of property before filing a claim. If you feel this is absolutely necessary, you **MUST** take ample photos/videos of the item in question to document the damage before disposing of it. If you are not sure whether the property should be disposed of or not, please contact our office to discuss before disposal.

HHG CLAIMS

(THIS LIST IS ALSO THE GENERAL DOCUMENTS NEEDED FOR ALL CLAIMS):

- Orders assigning you to your base or TDY location;
- Housing assignment letter / lease / dorm assignment letter / lodging receipt
- Insurance Settlement
- Cost Substantiation
 - e.g. Screenshot from a website (AAFES, Amazon, Wayfair, etc...), store flier or catalog page, etc...
- Repair Estimates (may be needed, file the claim first and let your paralegal make this determination)
- Photos of Damage

FOOD SPOILAGE CLAIMS:

May be awarded depending on the length of a power outage and where the food was kept (fridge/freezer). There are maximums for food spoilage claims. Those limits are:

- Single Airman/Guardian – Max Claim/Award - \$250
- Married (including Mil to Mil) – Max Claim/Award - \$500

- Single Parents with custody of the children – Max Claim/Award - \$500

If the claim is for more than the maximums we will need:

- Receipt from prior to the event that led to the food spoilage
- Photos of the items (if any)
- If no receipt or photos, you could potentially provide a bank/credit card statement but it must show location of purchase (i.e. DECA, Commissary, etc...)

VEHICLE CLAIMS

- Vehicle Registration
 - Two Repair Estimates
 - If you receive an estimate from insurance provider, we only need that estimate
 - If vehicle is **NOT** drivable, we only need one estimate
 - If vehicle IS drivable, we will need TWO estimates of repair
 - Insurance Settlement
 - Proof of payment for deductible
 - Insurance Declaration (if not previously provided)
 - Photos of Damage
 - Vehicle Shipping Documentation (if available)
 - Vehicles in the Lemon Lot
 - Provide Lemon Lot paperwork
 - Police/Accident Report if claim is a result of some sort of vehicle accident
- Note:** If your vehicle was damaged as a result of an accident with a GOV, you will need to file a claim with your local legal office.

LOCAL JA CONTACT:

DSN:
COMM:
email: