Getting ready to PCS?

Here are the TOP 10 THINGS the Navy Military Claims Office wants you to know:

1. Review the www.move.mil website and read the “It’s Your Move Guide” located on the site. The process for most moves has changed under the recently-developed Defense Personal Property Program (DP3). The most significant change under the DP3 is the online Defense Personal Property System (DPS), which automates the move process and allows you to settle claims directly online with your Transportation Service Provider (TSP). The move.mil site contains valuable information and is your gateway to DPS.

2. Evaluate your personal property BEFORE the TSP arrives at your home. Identify your high value/high risk items and set them aside to ensure you have a complete inventory. Consider videotaping or photographing your property and having valuable items (e.g., artwork, collectibles, heirlooms) appraised prior to your move. You may also prepare your own detailed inventory prior to the TSP’s arrival to accompany the ones it prepares. Carry all appraisals, original receipts, and inventory copies with you. Remember: In the unfortunate event that you suffer loss or damage and must file a claim, it is YOUR responsibility to substantiate ownership, value and that an item was tendered to the TSP.

3. Ensure all inventories are completed with accurate, detailed information. Don’t make the mistake of not listing valuables for fear they may be stolen. You need to properly document all items in the event they are lost or damaged. For example, if you own an Xbox, laptop, “Doctor Dre” Headphones and an iPod, the inventory description should not be “electronics”; contents should be specifically identified and described. Don’t simply list “large TV”; rather include the make, size, and model number (if available). If you own a collection of CDs and DVDs, don’t merely state “living room items”. Instead, include the number of CDs/DVDs contained in each box. If you are moving china or crystal, make sure the inventory indicates this with the brand name and not a general description of “dishes” or kitchenware”. If you own an expensive Persian rug, the inventory should not simply state “rug”.

Be sure to review all inventories thoroughly before signing. If you disagree with the condition or contents of the inventory, mark it in the “remarks” section or in the exceptions space before signing. Be sure the TSP provides you with copies of all inventories. Carry these documents with you.
4. Make sure you are properly insured. The Defense Personal Property Program (DP3) provides Full Replacement Value (FRV) protection for lost or damage items within certain limits. Information on these insurance limits is located on the move.mil website. You may wish to consider obtaining additional insurance if you are moving expensive or high-value items.

5. If possible, have plenty of help on the day of pack-out to better monitor the events taking place in your home.

6. Note any damages to the home during pack-out and at delivery. If the TSP doesn’t provide forms to document damage to the home (i.e. scuffed walls or floors), you can note the damage on the inventory or other shipping documents before signing. Contact the TSP IMMEDIATELY to start the discussions for repairing this type of damage - it is not covered by the DP3 claims program and the timeframes outlined below do not apply.

7. Continuously update your contact information in DPS so the TSP and/or the Personal Property Service Office can quickly reach you if necessary.

8. Note any obvious loss or damage on the “Notice of Loss or Damage at Delivery” form provided to you at delivery. Also, you MUST acknowledge receipt of all high value items on the high value/high risk inventory at the time of delivery. Take the time at delivery to inspect items and note any loss or damage. Pay special attention to the wording above your signature block on all documents as there are often specific claims provisions from the TSP that you need to comply with.

9. You have 75 days following delivery to note any loss or damage not noted at the time of delivery. Normally, loss or damage noticed after delivery is recorded in DPS. You can also mail, fax or email the list of damaged/lost items to the TSP as long as you are timely and you keep proof of the notice. Failure to provide timely notice of loss or damage can result in the denial of your claim. Problems accessing DPS is NOT a valid excuse for missing the 75-day deadline and contacting the DPS help desk does NOT count as notice. If you have trouble accessing DPS, you should provide notice to the TSP using the information provided on your delivery forms.

10. You MUST file your claim against the TSP within 9 months of delivery in order to qualify for FRV for your lost or damaged items. ALL claims must be filed within two (2) years. Payments on claims filed between nine (9) months and two (2) years are limited to the fair market (depreciated) value for lost or destroyed items (vice FRV). Your claim will initially be against the TSP and the TSP will attempt to negotiate a settlement with you. Call us should you have any questions about negotiations, offers made by the TSP, time frames for TSP responses, or transferring your claim.

BOTTOM LINE: We are here to help! If you have any questions regarding claims, contact the Personnel Claims Unit (PCU), Norfolk at: Toll Free: (888) 897-8217; Comm: (757) 440-6315; DSN: 564-3310; NorfolkClaims@navy.mil.