

# CIO HANDBOOK

3 January 2003

Change 1, 25 Apr 03

## NEW POLICY

### PRIVATE INSURANCE USE IN HOUSEHOLD GOODS AND POV SHIPMENTS OR STORAGE

1. If you have a private insurance policy that may cover all or part of your loss, ordinarily, you must file with your insurance company before the Government can pay any part of your claim. However, you **DO NOT HAVE TO FILE** with your private insurance company **IF** your claim is for loss/ damage to your personal property **while it was being shipped or stored at government expense**. This is a change in policy and is limited to this specific type of claim. It is limited to this type of claim because, after paying you, the Government will file a claim against the moving company or warehouse for the money that was paid to you.
2. Some of the things you may want to consider in deciding whether or not to file with your private insurance company are:
  - a. Some insurance companies will consider the number of claims you have filed in a certain time period when deciding whether to renew a policy or to issue you a new policy. For example, it has been reported in the Navy Times that some insurance companies will not renew a homeowner's or renter's policy if a claimant files more than 3 claims in 2 years.
  - b. Your private insurance will most likely pay you the full replacement value (i.e. new-for-old) rather than the fair market value (depreciated replacement cost) the Government is authorized to pay.
  - c. The Government has limits on both the total amount that we can pay (\$40,000 in most cases) and on how much we can pay for certain types of property. For example, we will not pay more than \$3,000.00 for any item of furniture, more than \$3,000.00 for CD's or more than \$4,000.00 for any computer together with software and accessories.
  - d. Your private insurance may pay you for items for which the Government cannot pay. For example, we cannot pay for items that are purchased or used for a private business. The Government cannot pay for any losses caused by your negligent acts or omissions. For example, you forgot to take the cigarette lighter out of your pants pockets and it caused the shipment to catch fire, the Government could not pay for the loss.
3. If you have any questions about whether or not to file with your insurance company, you need to discuss your concerns with the company. Claims personnel are not authorized to counsel you regarding private insurance coverage.

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## AFFIDAVIT CERTIFICATION OF NON-AVAILABILITY OF PRIVATE INSURANCE

### REQUIREMENT OF CLAIMANT

1. When Filing a claim against the United States under the provisions of the Military Personnel & Civilian Employees Claims Act (JAGINST 5890. 1, Encl (5)) implementing Title 31, U.S. Code, Section 3729, the claimant MUST first file a claim with his or her own insurance company and attach a copy of same to the claim forms, if he or she has ANY TYPE of insurance which may cover all or part of the claimed loss or damage.
2. Exception to filing with the insurance company first is only to the PCA for loss/damage to HHG/POV while shipped or stored at Government expense. See the Insurance Handout at page 19b that explains in detail the new policy change.
3. Insurance coverage includes automobile theft or comprehensive coverage, home owners insurance, household goods insurance, i.e., with U.S.A.A. or Armed Forces CO. OP. Insurance Company, personal effects coverage, or any other type of insurance which may cover all or part of your loss or damage.

### IF YOU DO HAVE INSURANCE COVERAGE

I have read and understand the above requirement. I have indicated on my claim against the United States (DD FORM 1842) that I do have private insurance.	
My Policy Insurance Name:	
My Policy Insurance Number:	
Check yes or no for optional election to filing with the Government instead of Private Insurance (per Para 2 above): For loss/damage to HHG/POV while shipped or stored at Government expense: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Claimant Signature:	Date:

### IF YOU DO NOT HAVE INSURANCE COVERAGE

I have read and understand the above requirement. I have indicated on my claim against the United States (DD FORM 1842) that I do not have private insurance. With knowledge of the penalties of Title 18, U.S. Code, Section 287, for willfully making a false, fictitious or fraudulent claim, I hereby certify that I do not have any private insurance covering any or all of the loss or damage in my claim against the United States.	
Claimant Signature:	Date:

### CLAIMS INVESTIGATING OFFICER

Print CIO Name:	Location:
CIO Signature:	Date: