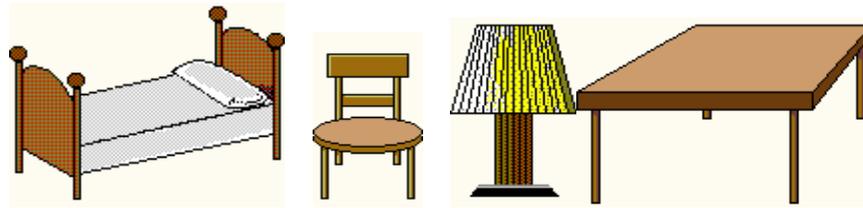


Helpful Hints for Household Goods Claims



As you prepare for your next move, there are certain things you should know which will assist you in filing a claim if your property is lost or damaged. First and foremost, most claims are paid based on the documentary evidence claimants supply to establish that a loss occurred and the value of the loss.

In establishing that a loss occurred, there is no set rule on how much proof claimants must provide. Generally, the inventory is the most important document used in establishing a loss of household good or hold baggage. If the inventory is well-prepared, listing the contents of boxes in detail, this will normally serve as sufficient proof of loss. However, if the claimant asserts that unlisted items are missing, he/she may be required to provide purchase receipts or similar proof of ownership (e.g., pictures or prior appraisals) in order to be reimbursed. In the absence of such proof, payment may be denied.

In substantiating the value of damage or lost property, there is similarly no set rule on how much proof is required. However, as a rule of thumb, claimants will be required to prove the value of items whose estimated value exceeds \$100. Again, the best way to do this is with a purchase receipt; however, it may also be proved with estimates, prior appraisals, paid bills, or similar proof of value.

In obtaining estimates, keep in mind that an estimate from a person who is not in the business of selling or repairing the particular property in question may not be acceptable. If the value claimed cannot be substantiated, the claimant may be paid a reasonable value, which could be lower than the actual value of the item.

Here are some helpful hints to aid in making a claim if a loss occurs:

- ? Prepare your own packing list, noting all serial numbers on the inventory before you sign it.
- ? Ensure the packers list serial numbers of all items on the inventory before you sign it.
- ? Go over the inventory list thoroughly before signing it. Make sure you agree with everything on the list. Remember, if the carrier indicates on the inventory that some of your items are scratched or chipped and you sign it, without dispute, this means you agree with it. If there are disputes with the carrier, contact the Quality Control Section, Transportation Office.

? Do not ship paperwork or receipts which prove the ownership and value of your property.

? Take pictures of household property. This will help prove you owned/shipped the item.

? If you are shipping a TV, make sure your remote control is listed on the inventory or, better, hand-carry your remote control. Recently, we have received numerous claims on missing remote controls.

? If you are shipping CDs or pre-recorded movies, make sure you make a separate list of these items. This will help you substantiate the value if they are lost.

? Remember, our claims system is not designed to be a comprehensive insurance policy. We cannot pay full value for every lost, damage, or destroyed item. Consequently, you should consider obtaining private insurance to supplement the claims system. Private insurance may be obtained through the Transportation Office or a private insurance company.

If you have any questions, call the Fort Polk Claims Office, at 531-2636/1576.