

### **Claims Advice for PCS Moves**

Moving is something all soldiers are familiar with. Unfortunately, moves often result in loss and damage of the items being shipped. Whether it is a scratch on a family heirloom or the loss of a box of your favorite compact disks that disappears during the move, such losses can be traumatic. The military claims system is designed to help soldiers recover for such losses. It is also designed to ensure the Transportation Service Provider (TSP) is held accountable. This article will explain the military claims system and ways you can ensure fair compensation for any loss and damage you suffer during a move.

### **Things To Do Before Your Next Move**

The best way to ensure you will be compensated for loss and damage during a move is to take a few precautions. This is the best time to document what you own and to verify whether you need additional insurance protection on high value items such as artwork, rugs, unique items, etc. Even under the full replacement value (FRV) program the TSP's maximum liability on a shipment is \$5,000.00 or \$4.00 per pound times the weight of the shipment, whichever is greater, but not more than \$50,000.00. If the amount of your loss exceeds the TSP's maximum liability, you may file a claim with the military claims office (MCO) for any loss in excess of the TSP's payment. However, the military claims office can only pay the depreciated replacement value or repair cost, whichever is less, for those items for which the carrier did not pay. In the alternative, you may want to purchase coverage from a private insurance company to cover potential losses in excess of \$50,000.00.