

## The Army Claims System Covers "Extraordinary Hazards"

The Personnel Claims Act (PCA) specifies what type of claims are payable under the Army Claims System. Claimants can be reimbursed for loss or damage incident to their service that is caused by "extraordinary hazards," which include "fire, flood, hurricane, and other unusual occurrences, or by theft or vandalism." If a loss isn't caused by one of these hazards it won't be covered under the PCA.

Fortunately, fire, flood, and hurricane don't occur very often on the installation. Unfortunately, theft and vandalism occur far too often and can take place virtually anywhere. Below are some specific rules regarding claims for theft or vandalism.

Make the property as hard to steal as possible: Lock up your valuables. Don't leave money or high dollar items in places where they can easily be pilfered. Take extra steps to protect your property like chaining your bicycle or motorcycle to a stationary object. If you fail to properly protect your property your negligence will bar any recovery. For instance, in thefts from barracks or quarters, as well as vehicles, the absence of signs of forced entry gives rise to a presumption that the room, house, or car was left unsecure. Without additional evidence to show the owner was not negligent any claim for items taken would be denied.

Establish what happened: You have to show the theft or vandalism took place on the installation and that you actually owned the item claimed. Report the incident as soon as possible. A lengthy delay in reporting can be considered a failure to properly substantiate the loss.

The items claimed must be reasonable and useful under the circumstances. This rule applies most often in relation to vehicles. Items stored in your car that are unconnected to the use of the vehicle are not considered reasonable or useful. The 100 CD's or digital camera that was stolen out of the passenger compartment of your vehicle would not be reimbursable. It is unreasonable to store such a large number of CD's or an item as valuable as a camera in the vehicle even for a short time. It would be reasonable and certainly useful to store jumper cables and a portable air compressor in the trunk of a vehicle. Storing golf clubs in the trunk indefinitely, however, would not be considered reasonable.