

"Damage" caused by lightning, power surges, or power failures.

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.

The determination of what constitutes an unusual occurrence is often very fact specific. The general rule is that if, in any given circumstance, your chances of suffering a particular loss are the same whether you are a civilian or a DOD employee the event would not qualify as an unusual occurrence. The weather frequently creates circumstances that seem to be unusual occurrences. By far the most common adverse weather conditions encountered are rainstorms. Unless the rain causes flooding, the water usually does not cause damage resulting in a claim. The lightning, power surges, or power failures that come with the rainstorm sometimes create circumstances that may result in a valid claim. But the circumstances are very limited.

Storms, power surges, and power outages are not considered unusual occurrences, and damage to property caused by such incidents is normally not compensable through the Claims Office. Claims that electrical or electronic devices were damaged by a power surge may be paid only when lightning actually strikes the claimant's residence or objects directly attached to it, such as the transformer box, or when power company records or similar evidence shows that a particular residence or small group of residences were subjected to an unusually intense power surge. In areas subject to frequent thunderstorms or power fluctuations, claimants are expected to use a surge protector.

Power outages rarely cause any real harm to electrical or electronic devices. Outages do, however, frequently lead to claims for food items that spoil when there is no electricity to run refrigerators or freezers. Claims that food was spoiled by a power outage may be considered if the outage is of unusual duration and the claimant was unable to take steps to keep the food from spoiling.

According to the Center for Disease Control, food items in your refrigerator will remain safe to eat for at least two hours after the power goes out, longer if maintained at a temperature of 40 degrees fahrenheit or less. Items kept in the freezer compartment remain safe to eat for up to 24 hours if the freezer is half full, 48 hours if the freezer is full. You should limit opening the refrigerator or freezer as much as possible. Spoilable items from your refrigerator can also be kept safe by keeping them on ice. The claims office would much rather reimburse you for a Styrofoam cooler and a few bags of ice instead of paying for every single item that was in your refrigerator. Just like in other circumstances covered by the Personnel Claims Act, the claimant is expected to take reasonable steps to protect their property. If the claimant fails to take appropriate steps to limit the damage caused by a power outage the claims payment will be greatly reduced or denied altogether.