Service Members and DoD Civilians are eligible for full replacement value (FRV) protection for items damaged during a government sponsored move.

FILING YOUR CLAIM WITH THE CARRIER

Under the FRV program, if you file your claim directly with the carrier within nine months of delivery, the carrier will settle the claim either by replacing the item or having the item repaired and will be responsible for obtaining all repair and replacement estimates. A few large items as well as firearms and objects of art are not covered by FRV.

On full replacement value claims, the carrier is liable for up to a maximum limit of $50,000, depending on the size of the shipment. If you believe the full replacement value of your property is more than $50,000, you may be able to obtain additional FRV coverage at your own expense.

If you file your claim with the carrier more than nine months after delivery, the carrier will only pay the depreciated replacement cost or repair cost, whichever is less. The carrier will not be responsible for obtaining repair or replacement estimates. The amount the carrier will pay will be limited by the size of the shipment and is much less than the coverage allowed under the FRV program.

Finally, if you file directly with the carrier, you will have to present your claim by mail or fax. You should send claims to the carrier by certified mail so you have a record of the date on which you submitted the claim. If you fax your claim you should keep the transmittal report showing the fax was sent and follow up with a phone call to the carrier to confirm receipt. Once the carrier receives your claim, it will have up to 60 days to pay, deny or make a final written offer. Once you have settled the claim, the carrier will have 30 days to make the payment.

FILING YOUR CLAIM WITH THE MILITARY CLAIMS OFFICE

You may still file your claim with the Fort Lee claims office. If you do, however, you will give up your right to have the carrier settle your claim on the basis of full replacement value. The Fort Lee claims office will settle your claim by paying the depreciated replacement or repair cost, whichever is less. In most cases you will be able to obtain more money for less work if you file directly with the carrier within nine months of delivery.

If you file your claim directly with the carrier within nine months of delivery and you are dissatisfied with the carrier's final offer, or if you do not receive a final offer within thirty days, you may transfer your claim to the Fort Lee claims office. Please note, however, informing the carrier of your intent to transfer your claim or selecting "Transfer Claim" on the carrier's website does not transfer the claim to our office. You must come into our office to file your claim. If you do not contact our office we will have no way of knowing you intend to transfer your claim to the Fort Lee Claims Office.

NOTICE OF LOSS OR DAMAGE (NOL)

Providing prompt notice of loss and damage is still an essential part of the claims process, whether you file your claim with the carrier or with the military claims office.

You must ensure the carrier's delivery agent lists all loss and damage discovered at delivery on the DD Form 1840 (pink sheets). Any loss or damage discovered after delivery must be listed on the DD Form 1840R (listing all damage discovered AFTER delivery) and either mailed directly to the carrier within 70 days from the date of delivery (certified mail is recommended), submitted to the Fort Lee claims office within 70 days from the date of delivery, or submitted online using the PCLAIMS database, which is the most convenient method. Also, please notify the Claims Division if you submitted your NOL in PCLAIMS to ensure timely notice to the carrier. Submitting the DD Form 1840R merely gives the carrier notice that you may submit a claim, **it is not the same as filing a claim.**

If you received an 1850/1851 at the time of delivery, you are under the Defense Personal Property Program (DP3) using the Defense Personal Property System (DPS) database to file your notice of loss and damage and eventually your claim. You must complete your entire claim process under this system to the point of settlement. Under this system, a waiver must be granted by the US Army Claims Service before transferring your claim to the Military Claims Office (MCO). Any questions you have regarding that system should be directed to the carrier who delivered your household goods.

The carrier has the right to inspect the damaged items once it receives the notice forms. Normally the carrier will arrange to inspect your goods within 45 days of receipt of the DD Form 1840R or 1850/1851, but it has the right to inspect damaged items up until the claim is finally settled. Please cooperate with the carrier in arranging a time for such inspections.

Finally, regardless of whether you file directly with the carrier or with a military claims office, you must file your claim within two years from the date of delivery. When your goods are delivered, the carrier should give you instruction on where to mail your claim if you want to file it directly with the carrier and tell you what information must be submitted with your claim. The carrier will also use the DD Form 1844 to list each item that was lost or damaged.