

**Service Members and DoD Civilians Are Eligible for Full Replacement Value (FRV)  
Fort Devens Claims Office**

Effective in fall 2007, DoD Customers (Service Members and Department of Defense Civilians) will be eligible for Full Replacement Value (FRV) protection on most DoD funded personal property shipments. FRV coverage will apply to personal property shipments with a pickup date on or after: 1 October 2007 for International shipments (to / from OCONUS); 1 November 2007 for Domestic shipments (within CONUS); 1 March 2008 for Non-Temporary Storage (NTS) shipments; and 1 March 2008 for Local Move / Direct Procurement Method (DPM) shipments.

**FILING YOUR CLAIM WITH THE CARRIER.**

Under the FRV program, if you file your claim directly with the carrier within nine months delivery, the carrier will settle the claim by repairing or paying to repair damaged items. For items that are lost or destroyed, the carrier will either replace the item with a new item, or pay the full, undepreciated replacement cost. A few large items, such as pianos, organs, ATVs, personal watercraft, vehicles and motorcycles, as well as firearms and objects of art are not covered by FRV. Likewise, the carrier cannot replace some missing items with new ones. These are items that have value because of their age, such as collectible figurines, antiques, collectible plates, baseball cards, comic books, and coin and stamp collections.

On full replacement value claims, the carrier is liable for the greater of \$5,000 per shipment or \$4.00 times the net weight of the shipment (in pounds), up to a maximum limit of \$50,000. 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 from a private insurance company or from the carrier, if the carrier offers additional coverage.

In addition, if you file your claims directly with the carrier within nine months of delivery, the carrier will be responsible for obtaining all repair and replacement costs.

If you file your claim directly with the carrier more than nine months after delivery, the carrier will only pay the depreciated replacement cost or repair cost, whichever is less. Also, the carrier will not be responsible for obtaining repair or replacement estimates and the carrier will not pay more than \$1.25 times the weight of the shipment. For example, if you filed a claim on a 10,000 pound shipment ten months after delivery, the carrier would not be required to pay more than \$12,500.

Finally, if you file your claim directly with the carrier, you will have to file your claim by mail. You should send claims to the carrier by certified mail so that you have a record of the date on which you submitted the claim. 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 claims directly with the Fort Devens claims office. However, if you do, you will give up your right to have the carrier settle your claim on the basis of full replacement value. The Fort Devens claims office will settle your claim by paying the depreciated replacement or repair cost, whichever is less.

However, 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. The Fort Devens office is available to assist you in filing your claims and DD Forms 1840R with the carrier, and can advise you on whether an offer from the carrier is a fair offer.

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 Devens claims office. However, the Army cannot pay you the full replacement value immediately. On transferred FRV claims, the Army will pay you the depreciated replacement cost or repair cost, and then try and recover the full replacement value from the carrier. Once the Army has recovered the full replacement value from the carrier, the Army will then pay you the difference between what it recovered from the carrier and the amount it has already paid you.

## NOTICE OF LOSS OR DAMAGE

Providing prompt notice of loss and damage will still be an essential part of the new claims process, whether you file your claim directly with the carrier within nine months to get FRV, or file it 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. 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 75 days of delivery (preferably by certified mail) or submitted to the Fort Devens claims office within 70 days of delivery so that the claims office can dispatch it to the carrier for you within the 75 day limit. 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.

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, 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.

Remember, although there is no additional cost to the Customer for FRV coverage under the new program, you must file your claim directly with the carrier within nine months of delivery to receive FRV. This is in addition to filing the DD Form 1840R within 75 days of delivery.

Finally, regardless of whether you file directly with the carrier or with a military claims office, you must file your claim within two years of delivery. Although there are some very limited exceptions to this requirement, they are rarely approved. When your goods are delivered, the carrier will give you instruction on where to mail your claim if you want to file it directly with the carrier. The carrier will also tell you what information you must submit with your claim. The carriers will also use the DD Form 1844 to list each item that was lost or damaged. You may mail or take your claim to the Fort Devens claims office, if you want to file directly with the military, or if you need assistance in filing with the carrier.

The Fort Devens Claims Division is located in Building 666 and accepts walk-ins from 0800-1500 Monday – Friday. You can also call the Claims Division at (978) 796-2701. Please call ahead before coming to our office to ensure someone is available to help you.