

## **ARE YOU PREPARED IN CASE OF A HURRICANE?**

### **DO YOU HAVE A RECORD OF ALL YOUR POSSESSIONS?**

Do you have homeowners or renters insurance? It is strongly recommended that if you are renting a home or apartment or are in Coast Guard leased or owned quarters that you have insurance to cover the replacement cost on the contents of your quarters.

If you own your own home, you should have insurance on both the structure and contents of your home.

If you are in government leased or owned quarters that are damaged by a hurricane, you can, under current rules, put a claim in against the government. Such claims, unlike replacement cost insurance policies, are paid at a depreciated rate and will not pay for full replacement costs.

To help speed up payment of an insurance claim or a claim against the government, videotape or photograph all your belongings before a hurricane.

Move methodically from room to room with a camcorder. As you zoom in on an object, state for the tape how much you paid for the item and where you bought it. If you are using a still camera, keep a list of item prices and where the items were bought.

Keep all receipts, particularly for big ticket items, such as refrigerators, stoves, television sets, VCRs, stereos, computers, telephones, etc. Make a list of the serial numbers for each item.

Conduct an inventory of the contents of your closets, bureaus, and storage areas. You should list everything including shirts, socks, shoes, silverware, bath towels, bed sheets, pots, pans, gardening tools. The more documentation and detail you can provide in your claim, the faster it should be settled.

Keep all lists and records in a safe place off the premises. If you make a videotape, make two copies. Update them occasionally, especially after Christmas or Hanukkah.

## STEPS TO BE TAKEN BY POTENTIAL CLAIMANTS

1. **GENERAL INFORMATION**. Military personnel residing in government owned or leased quarters, members residing in BEQ/BOQs, and government employees whose property was located on a military installation, may file a claim against the U.S. Government for loss of, or damage to, personal property. However, if you have private insurance that covers the loss, you must file a claim with your insurance company. This also applies to motor vehicles. The following insurance companies can be contacted via telephone at the numbers indicated below:

AIG	1-800-242-2418	
Allstate	1-800-366-8015	
Foremost	1-800-527-3907	
GEICO	1-800-841-3000	
GMAC	1-800-468-3466	(formerly Integon)
Liberty Mutual	1-800-565-5505	
Metropolitan	1-800-854-6011	
Nationwide	1-800-421-3535	
State Farm	1-800-732-5246	
St. Paul	1-800-238-6225	(formerly Aetna)
The Hartford	1-800-243-5860	
Travelers	1-800-252-4633	
USAA	1-800-531-8222	

2. **MITIGATE YOUR DAMAGES**. Take reasonable steps to prevent further damage to your property. Cook or consume food that is likely to spoil. If possible, dry out water soaked items to prevent mildew. If carpeting is wet, clean with a wet vacuum or carpet cleaner that extracts water if feasible. Rewash wet clothes, blankets, etc., in boxes, drawers, or hampers. Elevate furniture to get it out of standing water. Retain damaged property until it has been inspected by an investigating officer or claims settlement officer, unless retention would be hazardous, such as broken glass or spoiled food.

3. **ASSEMBLE REQUIRED DOCUMENTATION**. The following documents will be required and should be completed/obtained as soon as practicable:

- CG-4112, Personal Property Claim.
- CG-4111, Demand on Carrier/Contractor. Complete only block 23, items b, c, e, and f. For lost or spoiled food items, no itemization is required for a claim of less than \$200.00.
- Estimates of replacement or repair if over \$50.00. Two estimates if over \$200.00
- Copy of private insurance policy covering the property or certification that insurance does not cover the loss.
- Proof of ownership and value (purchase receipts, credit card receipts, photos, statements, etc.)
- If another person is filing the claim on behalf of the member or civilian employee, a power of attorney is required.

4. **CLAIM PAYMENT** will be primarily by electronic funds transfer into individual bank accounts. In exceptional circumstances, an immediate cash payment of up to \$2,000.00 may be authorized. This immediate settlement will be offset against any ultimate settlement.

## **HURRICANE PROPERTY CLAIM TIPS (CG LEASED AND OWNED PROPERTY)**

### ***Before you visit your damaged residence:***

- Talk to CG claims officials about the claims process. Ask specifically about what the government does and does not cover, especially if you have your own renter's insurance.
- Try to compile an inventory of personal property which you left behind when you evacuated (if you evacuated). Make a separate list of the contents of each room using memory, notes, photographs, videotapes, etc., to compile your lists. It is usually easiest to start with large or expensive items in each room and work your way down to small, inexpensive items. It is just about impossible to remember everything, but be as complete as you can – these lists will help you later.

### ***When you visit your damaged residence:***

- When a hurricane hits and your leased house or apartment is deemed uninhabitable, the CG lease will automatically be terminated, so the dwelling is the responsibility of the owner. However, you may want to secure the dwelling as much as possible to prevent further loss or destruction of your personal property. Otherwise, you may want to remove any of your property which is salvageable. It is probably best not to count on too much help from the landlord due to construction material shortages.
- Based on the inventory lists you have started, complete a room by room list of property which has been lost, damaged, or destroyed by the hurricane. Take photographs or videotapes of the damaged rooms and their contents to help you sit down later and compile your lists. Make copious notes about items which are lost, damaged, or destroyed.
- If CG claims officials are on the site, point out any high cost items you intend to claim (if they are still there).

### ***After you visit your residence:***

- Finalize your lists of lost, damaged, or destroyed property.
- Document the value of the goods to the best of your ability. Use receipts if available, otherwise, use your memory or catalogs with equivalent items to establish the value of your property. Visit stores outside the hurricane zone to check prices. Note: It may cost more to replace the lost property, especially for expensive items. You may be able to claim a loss on your on your income tax returns if you are not reimbursed the replacement costs.
- Talk with CG claims officials about your claim. In particular, determine whether you will be reimbursed for actual cost or replacement cost. Also inquire whether you have to depreciate the value of your property due to age, condition, etc.

## ***Claims Guidance:***

To facilitate the payment of claims, please have the following taken care of before the claims settlement officers arrive (if feasible):

- Inventory
- CG-4111 roughed out with the names of items, memory of dates and places of purchase/purchase prices, and estimates of repair/replacement costs.
- Call insurance companies and find out your deductibles. You are required to file with your insurance company before the government. The sooner you get the process going, the better. Knowing the deductible enables you to be reimbursed for the deductible in advance.