

Fort Drum

Household Goods/Hold Baggage

Claims Instructions



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Full Replacement Value (FRV)



The Full Replacement Value (FRV) Program applies to the vast majority of household goods and unaccompanied baggage shipments. Under the FRV Program, claims for damage or loss arising from such shipments are filed directly with the carrier responsible for your shipment. The carrier is required to pay full market or local replacement value for items that are missing or damaged **beyond** economic repair. For property that is damaged but repairable, the FRV Program requires the carrier to pay a reasonable repair cost as determined by a professional estimate of repair. The carrier also has the option to have the item repaired for you.

75 Day Notice of Loss or Damage



A household goods carrier has a legal right to be notified of a potential claim against the carrier within 75 **calendar** days of delivery. **Failure to notify the carrier within 75 calendar days will seriously jeopardize your ability to recover the full amount of your claim and will most likely result in non-payment for all items for which the carrier did not receive notice within 75 days.** Although there are exceptions to the 75 day rule, they are limited and rarely apply. If you think you will be unable to notify the carrier of loss or damage within the 75 day period, please contact your local claims office as soon as possible **before** the 75 days have elapsed. Remember, in calculating the 75 days, the day of delivery is day #1 and you must include weekends and holidays in your calculation.

Besides a visit to our office (located in Clark Hall on Mount Belvedere Blvd, Room B1-40 of Building P-10720, Fort Drum) there are several ways you can notify the carrier that your property has been lost or damaged.



With a few exceptions most Army household goods shipments are shipped under the DP3 System. If yours is a DP3 shipment you will file your Notice of Loss or Damage and your claim on the DPS Database. You can access this database at www.move.mil . At this website you will find everything you'll need to register, access, and utilize the DPS system.

In most cases the exceptions to DP3 shipments revolve around local moves and local NTS shipments. If at delivery you received a DD Form 1840 from the carrier your move is quite probably one of those exceptions (see note). In that case there are a few ways you can file your Notice of Loss or Damage.

First, you can file your Notice of Loss or Damage on the DPS Database. To File a **Notice of Loss or Damage** in DPS go to:

<http://www.move.mil>

At this point you will need to click on DPS Registration to obtain a username and password which is sent to the email address you provide during this registration. Once you have received a username and password, click on DPS Login. Enter the username and password assigned to you, the Service Member. Once logged in, you will see several tabs at the top of the screen; click on the tab "Claims". On the next screen, you will notice the link on the right hand side of the screen to file your notice of loss, click on "loss/damage reports". Click "add" at the top of the next screen. Complete filling out all the requested information to include shipment information and verifying your information. Click "Save" once all required information is completely filled out and accurate. Next, you will click "add item" and fill out the required information

for each item that was lost or damaged. You will have to click “add item” for EACH item.

Once you have added all the items you would like to report, click “submit”. At this point, you have completed your Notice of Loss or Damage not your actual claim! ***To obtain FRV coverage, you must file your claim directly with the carrier within 9 months from the delivery date.***

Remember, if day 75 lands on a weekend or holiday, you must submit your Notice of Loss or Damage, through the database before the weekend or holiday.



Note: Be aware that sometimes a DP3 shipment is mistakenly reported on a DD Form 1840. To ensure that is not the case, look at Block 7 of your DD Form 1840. If Block 7 contains a code consisting of four letters and seven digits (e.g., ABCD0000123), it is quite likely that your shipment is a DP3 shipment that has been mistakenly reported on a DD Form 1840. If that is the case, please follow the DP3 instructions at www.move.mil.

Second, if at delivery you received a pink DD Form 1840, you can notify the carrier directly of the loss or damage. When you obtained the DD Form 1840 from the delivery crew, any loss or damage noted at delivery was annotated on the front of the form. Any loss or damage noted on the day of delivery has met the 75 day requirement as the carrier takes a copy of the 1840 with them. *On the back side of this form, the DD Form 1840R, you'll list all additional loss or damage, sign and date the form, and mail it to the carrier indicated in Block 9 on the front side of*

the form. The postmark governs. If you have waited until the 75th day make sure it is postmarked that day. If you choose to mail your Statement of Loss or Damage directly to the carrier, ensure that you mail it certified mail, return receipt requested.

Finally, no matter what type of shipment you have, if you file your **claim** with the carrier before the 75 days have passed, that filing satisfies the requirement to notify the carrier of all lost or damaged property within 75 calendar days of delivery.

Note: A Notice of Loss or Damage is not a claim. The filing of a claim is a separate action.

Filing Your Claim

Once you've notified the carrier of all lost or damaged property within 75 calendar days of delivery, you are ready to file your claim. Initiating your claim is relatively easy. If yours is a DP3 shipment you will file your claim in the DPS database at www.move.mil. If yours is an 1840 shipment you will contact the Carrier (remember Block 9 on the 1840?) and tell them you want to file your claim. They should take it from there and provide you with instructions to follow in order to file a claim with their company. If you are not sure who the carrier is, call your local Claims Office and they will help you determine what carrier is responsible for receiving and processing your claim.

You have nine months from the date of delivery to file with the carrier in order to take advantage of the FRV program. After nine months you may file your claim with the government. If you file with the government, however, you will be compensated at depreciated rates. You have two years from the date of delivery to file with the government. If you wait more than two years, you are out of luck because Congress established a two year statute of limitations (SOL) for filing your claim against the government and that SOL cannot be waived.

To file your claim on DPS, once again click on the "Claims" tab at the top of the screen after logging in. Just below where you previously clicked on "loss/damage reports" you will see a box that says "start my claim". Click on the arrow next to the top empty box to select your shipment. Click "pick" on next screen below your shipment information. Once selected, it will show in the previous empty box on the DPS Claims homepage. Click the

tab below that box, “start my claim” to begin filing your claim with the carrier. After filling out all the required shipment and claimant data, you will then need to click on each item that you previously filed on your Notice of Loss and Damage Report and fill out the required data for each item such as date of purchase, description of item, claimed amount, etc. Once finished with filling out the required data for each item you will see a tab at the bottom of the page that states “submit my claim”; click that tab. You have now successfully submitted your claim.

The carrier should contact you either by email or phone to provide you with further instruction. If you do not hear from the carrier in two weeks from the date you submitted your claim, not your Notice of Loss and Damage Report, please call the carrier directly to get an update on the status of your claim. The carrier will also notify you when they have come up with an offer. In order to accept their offer, you will need to log back into DPS and go through and accept their offer for each item individually.

Can't We Just Get Along?



You've filed your claim with the carrier and things aren't going well. You feel they are giving you the run-around; or they are ignoring you; or they are confusing the issues; or the settlement they've offered is nowhere near what you need to satisfy your loss; or you just don't like doing business with them. What can you do?

To begin with, you always have the option to pull your claim from the carrier and file it directly with the government. In that regard, you must keep two things in mind. First, you must give the carrier at least 30 days to process your claim. Second, withdrawing your claim from the carrier and filing it with the government may not be in your best interests. Why is that? Let's assume you received bad news from the carrier in terms of the amount they are offering to pay and you want to withdraw your claim and file with the government in hopes of getting a better offer. *Although you may do that, if the bad news is a result of the carrier complying with applicable rules and regulations, the government will probably not be able to offer you a better deal.* In fact, many times in that situation the carrier may still be able to provide you with a better deal in spite of the bad news they have given you because the carrier might still be able to provide FRV coverage on some of your claim. The Government cannot, in this instance, provide FRV coverage.

However, if your troubles with the carrier arise from their non-compliance with rules and regulations, you may want to exercise your option to file your claim with the government. In that situation, the government may be able to make a more equitable settlement offer than the carrier. Before doing so, however, remember that it is difficult for you, the claimant, to know all of the specifics concerning claims laws and regulations. If you feel you are in a situation with the carrier where you are not being treated properly or have received a settlement that you believe is unfair, contact your local Claims Office **before** withdrawing your claim from the carrier and filing with the government. We are equipped to mediate between you and the carrier and may be able to mediate a fair and equitable resolution of your claim with the carrier without the need for you to file your claim with the government. *Remember: you do not need to, nor should you, enter into a battle with the carrier.*



One last note: If you receive a settlement check from the carrier that you feel is not proper or fair and you intend to address the issue with the carrier or approach the Claims Office for mediation, **DO NOT CASH THE CHECK**. Most carriers will place language on the check that states the cashing of the check is an acceptance of the offer on your part and that the claim is settled and final. *Consequently, if you cash the check you will have no further recourse and the claim will be closed.*

Contact Us



We are located in Clark Hall, across the street from the Commissary/PX, in room B1-40 on the first floor.

Here is our mailing address:

Office of the Staff Judge Advocate
ATTN: Claims Division
141 Lewis Avenue
Fort Drum, NY 13602

And our phone number: 315-772-6584. If you get our answering machine it means that we are helping other customers or that the office is closed. Please leave your name, phone number, and a brief description of the issue you wish to discuss. We will call you back as soon as we can.

Our hours of operation are: Mon – Thu from 8 AM to 4:00 PM. We are closed on Fridays, weekends and federal holidays. Although we are normally open on DONSA's, please call to be sure.

If you are looking for a different Claims Office go to:

<https://www.jagcnet.army.mil/>

Once there look on the left-hand side of the page and click on US Army Claims Service under Client Services and Links

And then (almost there) look on the left hand side of the page for Claims Offices.