



**Kaiserslautern Legal Services Center
Claims Information**

**Private Insurance:
Do You Need It?**



This information paper provides basic information only, and is not intended to serve as a substitute for a personal consultation with a Claims Examiner or Claims Attorney. For an appointment to see a Claims Examiner or Claims Attorney, dial DSN 483-8414/8862 or Civilian 0631-411-8414/8862.

"Insurance? I don't need insurance! The military claims system will cover any property losses while I'm stationed in a foreign country."

Unfortunately, that statement is not always true. The Personnel Claims Act (PCA) provides certain protections for property losses of service members and DoD civilian employees stationed overseas, such as theft from assigned quarters, and vandalism or theft when your POV is parked on a military installation or outside your quarters. However, it does not cover every type of loss. Some of the uncovered losses could cost you a bundle. Don't be an unwitting victim! Review the list of things the PCA does not cover, below, and assess whether it is worth the risk of not having private insurance to cover such losses.

The PCA ordinarily does not cover the following losses:

- ***Damage to your quarters.*** Service members residing in Government quarters may be held financially liable for fire or flood damage caused by their negligence, including the negligence of their family members (which can be imputed to them). Service members living off post can also be held financially responsible for fire, flood, or catastrophic damage to their quarters. You would need to purchase private personal property or renter's insurance to protect yourself from these hazards.
- ***Damage or loss resulting from your own negligence or that of your family members.*** We all make mistakes. Normal, well-adjusted, intelligent people can leave keys in the front door of the house, leave items unsecured, or forget to turn off the stove after cooking. The potential consequences of such mistakes can be financially devastating. The PCA does not allow payment of claims for damage caused by such momentary lapses of attention or care. Again, you would need to purchase private personal property or renter's insurance to protect yourself from these kinds of hazards.
- ***Normal hazards of day-to-day living and working.*** Have you ever spilled ink, toner, battery acid, or oil on your clothing at work? The PCA does not cover damage or loss resulting from such normal or routine accidents that occur on or off the job. Purchasing private personal property insurance can help protect you from these hazards.
- ***Hit-and-run incidents/minor collisions.*** Minor accidents may include bicycles, car doors, shopping carts, or stray balls hitting a parked car. Claims for damages arising out of such

incidents and hit-and-run collisions may be paid under the PCA only when your POV was being used under written orders for the convenience of the Government, such as while TDY. You would need to purchase more than just liability insurance on your vehicle to cover these risks. Comprehensive and/or collision coverage would be required.

- *Unusable airline tickets.* We cannot compensate you under the PCA for the loss of a non-refundable airline ticket, because of the cancellation of leave or change of orders. You may obtain commercial trip cancellation insurance from tour operators or independent sources to protect yourself for this kind of financial loss.

This list merely illustrates some of the most common PCA coverage restrictions. Because the PCA does not provide full insurance protection, service members and civilian employees should give serious consideration to purchasing adequate private insurance to protect against the kind of risks described above.

For more information on personal property insurance and related claims issues, contact your local claims office. If you are a Soldier or a Department of the Army Civilian, contact the Kaiserslautern Legal Services Center's Claims Office in Building 3210 on Kleber Kaserne at the numbers listed above and ask to speak with one of our claims examiners, Ms. Berndt or Ms. Jordan. US Air Force claimants should visit the 86th Air Wing SJA Office's Claims Section in Building 2137 on Ramstein Air Base or call DSN 480-5911 or Civilian 06371-47-5911 and ask to speak with Ms. Kinzinger.