

Natural Disasters, Property Loss, and Claims What You Need to Know

An earthquake followed by Hurricane Irene seems to be a bit much for one week. We at the Fort Belvoir OSJA would like to give a few tips to allow you to protect yourself financially when a natural disaster hits this area. We suggest several steps to prepare for a natural disaster.

- Stock up on nonperishable items and alternative power sources such nonperishable food, water, and batteries. Power outages are not unusual during and after a natural disaster. Do not stock up on perishable items that may go bad with a long power outage.
- Assess your house for vulnerabilities and secure property that may be kept outside such as umbrellas, grills, and decorative items.
- Check your homeowner's or renter's insurance for coverage in case of property damage or loss.
- Create a disaster plan. The Federal Emergency Management Agency, or FEMA, also has a dedicated website for hurricane preparedness at <http://www.fema.gov/hazard/hurricane/index.shtm>
- Prepare for phone interruptions.
- Don't forget your pets. Don't forget their needs if you have to shelter in place. If there is a possibility that you may have to evacuate, find out where your pets will be welcome.
- Make a video or take photos to create an inventory for your personal property.

What happens if you experience property damage or loss as a result of a natural disaster?

- Notify your homeowner's or renter's insurer. Take pictures of property damage or loss.
- If you live in quarters on Fort Belvoir or sustain personal property damage at your workplace due to a natural disaster, you should also notify the Fort Belvoir Claims Office.

Losses at quarters or your place of work on a military installation due to a natural disaster are compensable under the Personnel Claims Act (PCA). The PCA does not apply to off post losses during natural disasters. Homeowner's or renter's insurance may be the only source of potential recovery if you do not live on Fort Belvoir. If your loss is covered under the PCA, you must first file a claim with any insurance that they may cover your loss. Residents of Fort Belvoir privatized housing are issued renter's policies that provide potential coverage.

Let's plan for the worst, hope for the best, and take preventive steps. If you have questions regarding loss sustained during a natural disaster or coverage under the PCA, you may call the Fort Belvoir Claims Office at (703) 805-4395/4380/2007.