

Claims and Estimates of Repair

Carrier Estimates of Repair

You recently discovered damage to your furniture and household items from your most recent PCS move and have reported the damage on the DD Form 1840/1840R to the carrier or the local claims office. What do you do next to complete your claim? Do you need an estimate of repair? Where should you go? The answer may depend on your personal circumstances and the carrier's desire to have its representative inspect and submit an estimate of repair.

In appropriate cases, you may be able to work with the claims office to reduce the bureaucratic requirements. Loss of value or agreed upon costs of repair may be considered by a claims office if the damage is minor and the amount claimed does not exceed \$100. If the damage claimed exceeds \$50, agreed upon costs of repairs must be supported by greater evidence of the value of the loss, normally obtained by a claims office inspection. A photograph, which can establish the value of the item and the severity of the shipping damage, may substitute for a personal inspection by the claims office.

If agreed upon costs of repair or loss of value awards are not appropriate, a repair estimate is usually necessary. Repair estimates from qualified repair firms are necessary to establish the reasonable cost of repairs or the fact that the item may not be economically repairable.

Generally, you should contact a local repair firm to minimize excessive estimate fees and transportation costs. Most claims offices maintain a list of repair firms. Such a list is not an official endorsement and does not restrict your use of other businesses. However, the firm must be engaged in the business of performing the repairs for the estimate that it is providing. In most cases, only one estimate is required by the Fort Belvoir claims office. However, if the estimate appears to be higher than normal, a second estimate may be requested to address reasonableness. You may want to check out a firm's reputation for price and quality before getting an estimate.

A repair firm acting on behalf of the carrier may contact you before you obtain an estimate of repair. What should you do if the repair firm contacts you and informs you that it wants to send a repair person to inspect and provide an estimate for the repair of household goods? You should cooperate when the carrier has made a timely request to inspect. The carrier has the right to have a representative inspect within 45 days of delivery or dispatch of the DD Form 1840R, whichever is later. The company that provides that estimate to the carrier must be ready, able, and willing to perform the repairs at the costs provided to the carrier.

Will the repair firm hired by the carrier also provide me a copy of the estimate? You should be able to get a copy of the estimate from the carrier and arrange for repairs at the

costs listed by the repair firm sent by the carrier. Generally, the repair firm will provide a copy of the estimate to the carrier, but will not provide a copy directly to the member. Remember that the repair firm is contracted by the carrier to provide its estimate. However, you should be able to get a copy directly from the carrier. If the carrier does not respond to your request to provide you a copy of the estimate, you may contact the claims office for assistance in obtaining the estimate of repair. That estimate will be free. If the repair firm suggests that it will provide you the estimate for a repair estimate fee, you should decline to pay.

Must I use the carrier's repair firm to repair my furniture and other household goods?
No, you may get an estimate of repair from a firm other than the one provided by the carrier. You may use the repair firm that you've chosen to submit your claim. The claims office will review the estimates of repair and will rely on the lower estimate overall to adjudicate your claim.

If you have questions concerning damage to your household goods and the requirements for estimates of repair, please contact your local claims office.