



FILING A CLAIM FOR UNUSUAL OCCURRENCE EVENTS

Claims for damage will be submitted and considered in accordance with AR 27-20 and DA PAM 27-162. Be advised that as stated in AR 27-20 ¶ 11-5 c “Claims resulting from unusual occurrences are generally payable when they result in losses at quarters, damage to vehicles

while properly on post or while being driven for the convenience of the Government, or other types of loss or damage to a proper claimant’s property while the claimant was acting incident to their service. Unusual occurrences include but are not limited to fire, flood, hurricane, earthquake, or weather phenomena that are unusual for the location of the loss.” However...

***Army Directive 2019-21, dated 29 May 2019, prohibits the Army from paying for personal property damage caused by flood, hurricane, earthquake, or other acts of nature or weather phenomena.**

Please note that under AR 27-20 ¶ 11-4 a (8) e, “...spouses of proper claimants without a power of attorney or written authorization, Red Cross employees, foreign military personnel, United Services Organization personnel, or employees of Government contractors, including technical representatives) are not proper claimants under this chapter.” and may not receive compensation. In addition, DoD civilian personnel residing in on-post housing may not be eligible for compensation if the quarters are provided as a matter of convenience to the employee.

1. General Instructions for Filing a Claim with the Army Military Claims Office (MCO).

a. You must file a claim with your insurance company **BEFORE** filing a claim with the Center for Personnel Claims Support (CPCS) unless the occurrence is combat related. As a general rule, insurance companies will not pay claims for personal property associated with combat losses. If you only have liability insurance or your deductible is greater than your damages, you may skip this step, but you must provide a copy of your policy breakdown to CPCS. Claims filed by contractors are **NOT** payable under the relevant statute.

b. Gather documents in support of your claim. Required documentation/paperwork is discussed in section 2 below.

c. Log into the Personnel Claims Army Information Management System (PCLAIMS PLUS) at www.jagcnet.army.mil/PCLAIMS. You must log in with your CAC card on a computer on a .mil domain. Follow the instructions for filing a claim on PCLAIMS PLUS. You must upload documents in support of your claim onto PCLAIMS PLUS. If you do

not have a CAC card or do not have access to a .mil domain computer please contact CPCS by phone or email for further instructions.

d. When filing on PCLAIMS you **MUST** upload the following documents to your claim. ***Failure to provide any of the documentation or follow the instructions above may result in a delay in the processing of your claim.***

2. Required Documentation

a. Proof of filing with insurance. You must provide a copy of your policy to CPCS if the damages are not covered or are less than the deductible.

b. Incident details (e.g., flooded office, tornado, etc. date/address/location)

c. Item description, including proof of ownership. If this is for vehicle damage please include a copy of the registration and insurance for the vehicle. All other items require a statement, purchase or credit card receipts, photos, or other explanation of ownership etc.)

d. Estimates of repair/replacement of the property (written appraisal, catalog listing, etc.). For electronic equipment and components, the estimate must state specifically whether a power surge or power failure caused the damage to the component. If there was a vehicle involved that was partially paid by your insurance, your claim will be for your deductible only.

e. Any other documentation to support your claim.

f. A completed [CEFT Form](#) (available on PCLAIMS Plus by clicking [here](#)).

g. Power of Attorney or written authorization to file claim (*if filed by other than claimant/owner*).

h. Military Police Report or memorandum from your supervisor or other entity stating the time, date, place, and manner that the damage occurred. Statements provided by Civilian employees should also indicate your duty status at the time of the loss.

3. Claim payments will be by electronic funds transfer into individual bank accounts.

For further information please contact the Center for Personnel Claims Support (CPCS) at 502-626-3000 or by email at usarmy.knox.hqda-otjag.mbx.cpcs@mail.mil. CPCS' office hours are Monday through Friday 0730 – 1630 hours Eastern Standard Time.