

Claims Handout No. 6 - DITY MOVE CLAIMS

1. The Air Force does not pay all claims that arise from DITY moves. If you elect to make a DITY (Do-It-Yourself) move, make sure you know the rules for DITY move claims. It is not true that any claim for damage to your personal property will be paid.
2. The normal rule is as follows. You are responsible for all phases of a DITY move, including packing, loading, and transporting. Because you control the move, you usually bear the risk of damage to the property during the move.
3. What this means. Breakage and other damage such as scratches, chipping, etc., is generally presumed to be the result of your actions. Claims for this type of damage are usually not paid. Similarly, damage from vibration or jolting caused by your driving or by bad roads is not payable, regardless of the degree of care used in packing. You should slow down and use greater care when driving on bad roads.
4. Claims arising from accidents where you are even partially at fault are not paid. This is because the claims statute prohibits payment when loss or damage is caused in whole or in part by a claimant's negligence or wrongful act. Example: If you are towing a trailer containing household goods and carelessly lose control of it, you will not be paid for any claims that might arise from damage to the trailer or your property.
5. Claims that can be paid are those involving unusual occurrences that are outside your control. For example, damage resulting from an accident where you were not negligent or at fault may be payable. Damage resulting from extremely severe weather may be paid. However, if severe weather occurs routinely in a particular area, you may be expected to take precautions against it. Damage resulting from concealed defects in rental equipment may also be payable.
6. Make sure you have received authorization from TMO for a DITY move. It is not a DITY move if you haven't gotten advance approval. Claims where you just loaded your household goods in a trailer and started to move them, without an approved DITY move, may not be payable.
7. You should prepare an inventory. If you do not, you may have difficulty substantiating certain losses, including theft. It is also a good idea to take photos of important property.
8. Consider insurance. Because most DITY move claims are actually not payable, insurance is advisable. If you do not get insurance, you should use extreme care in moving your own property.