

HURRICANE TIPS FROM BASE LEGAL

Before the Hurricane Arrives

Call your insurance company to ensure that your property and vehicle are covered.

If you own your home, then your homeowner's insurance should cover both the home itself and the stuff inside – call to make sure!

If you rent off-base, most insurance companies offer “renter's insurance” to cover your belongings. If you aren't sure if you are covered, call your insurance company and ask. If you don't have such a policy, it may not be too late – try calling the company that insures your vehicle.

If you live on-base, then AMCC automatically provides a small amount of renter's insurance (around \$20,000 total). If this is not enough to replace your property, then call your own insurance company about additional insurance.

Ensure that you safeguard important papers – birth certificates, passports, insurance policies, vehicle titles, etc. If you stay in place during the hurricane, make sure these papers are in a waterproof container. If you evacuate, take them with you.

Take the time to catalog and photograph your property, especially your more valuable items. Take pictures of your furniture and electronics, and note down when they were bought, the store they came from, and how much was paid for them. This can save a great deal of time and hassle later on if any of these items are damaged or destroyed.

If you buy perishable food before the hurricane hits, save the receipt! If the food spoils due to a power outage, on-base residents may be able to seek reimbursement through the Personnel Claims Act. If you have to throw any food out after the storm, document what you had to get rid of to make a claim easier down the road.

If you buy hurricane preparedness supplies (such as generators, plywood to board up windows, etc), do not expect to be reimbursed by the government for those costs.

What to Expect About Evacuations:

If you decide to evacuate *without being ordered to do so*, then you will be responsible for your own expenses. In other words, the government will not reimburse you for hotels, transportation, food, etc.

If you live on base and are ordered to evacuate, then you will likely be told to proceed to a shelter where food, water, sleeping accommodations and other basic necessities will be provided until it is safe to return home.

If you decide not to go to the designated shelter, then you will be responsible for your own evacuation expenses.

If you have a pet that cannot be accommodated at the shelter, then you will be responsible for your own evacuation expenses if you go elsewhere. Likewise, if you need to make special arrangements for your pet so that your family can go to a shelter or evacuate, then you will have to pay those costs.

If you have a family member with a special need that cannot be accommodated at a government-provided shelter, then you may be able to get reimbursed for going elsewhere. If you think that this may apply to you, *coordinate with your command and your MCCS Exceptional Family Member Coordinator ASAP*, and have them call the Base Comptroller or Base Legal for further guidance.

If you are not ordered to a specific government shelter, then you can claim reimbursement for lodging, transportation, food, and so forth. **THIS IS NOT A LIKELY SCENARIO**, but if it does occur, be sure to save receipts and remember that reimbursement will only cover you up to a certain daily limit.

After the Hurricane:

If you have damaged or destroyed property and you live on-base:

The first step in recovering for your property loss is to contact your insurance company. Carefully follow their instructions on how to support your claim.

Ensure that you take pictures of damaged property, keep receipts and other records, and carefully itemize all of your losses in as much detail as you can.

After your insurance claim has been fully completed, submit a claim for ALL damaged property to the U.S. government through Base Legal.

Reimbursement from the government is only available for property that belongs to a service member.

Contact the Claims Office or Legal Assistance at the Joint Law Center with questions and for further information.

If you have damaged and destroyed property and you live off-base:

Contact your insurance company as above.

Off-base damage is not reimbursable through the Personnel Claims Act, so you cannot file a claim with the government through Base Legal.

However, other government assistance may be available through Navy and Marine Corps Relief Society, FEMA, the state of North Carolina or groups like the Red Cross. More details will be available in the days following the storm.

Contact the Claims Office or Legal Assistance at the Joint Law Center with questions and for further information.

If you suffered **vehicle damage**, the process is similar:

First, contact your auto insurance carrier. As always, take plenty of pictures to show what happened.

If your auto insurance does not cover all of the damage, and your car was damaged while located on base *for a legitimate reason* (i.e. you live on base, or you were ordered to work as essential personnel), then you may submit a claim to the government for reimbursement. Contact the Claims section at Base Legal at the number below.

This only applies to vehicles that are titled in the servicemember's/DoD Employee's name. If the servicemember's/DoD Employee's name is not on the title, then no reimbursement is available.

IF YOU PARKED YOUR CAR ON BASE JUST IN HOPES OF GETTING REIMBURSEMENT, this will not work.

Also, the government does NOT reimburse for RENTAL CARS or for INSURANCE DEDUCTIBLES. Your auto insurance policy may cover the cost of a rental car until your vehicle is fixed.

Contact the Claims Office or Legal Assistance at the Joint Law Center with questions and for further information.

If you are residing in an on-base residence provided by AMCC and your quarters are damaged to the extent that you can't live there anymore or are displaced during the repair, call AMCC to arraign temporary quarters.

If you are renting off-base and your home is so damaged that you can't live there anymore, call Legal Assistance *immediately*. You may be able to get out of your lease, but you need to act promptly in order to preserve your rights under state law.

If your home sustains damage that your landlord refuses to fix, Legal Assistance may be able to help with that as well.

If you have **QUESTIONS**, please contact the Joint Law Center Claims Section at (252)466-4448/4333 or Legal Assistance at (252)466-6588/6671/6841/6500. Updates and further information will be made available on the Base website and the Facebook page for Marine Corps Air Station Cherry Point.

For Personnel Claims Act claims resulting from the Hurricane Irene, contact SSgt Migdalia Adair at (252)466-4448.