



U.S. ARMY OKINAWA

★ TORII STATION ★



LEGAL ASSISTANCE

• 652-4332 / 4742 • BUILDING 218, ROOM 220 •

CHECK TO MAKE SURE YOUR CAR INSURANCE IS CURRENT!

Soldiers and Civilian employees should review their insurance coverage to make sure that they have **current** Japanese Compulsory Insurance (JCI) and Property Damage Insurance (PDI).

When Does Your Car Insurance (JCI and PDI) expire?

Has your automobile insurance expired? On Okinawa, it is extremely important to have current automobile insurance. United States Forces - Japan and US Army - Japan requires that U.S. Forces vehicle owners carry an additional amount of PDI. In addition, JCI is required on all personal vehicles. Even with this additional insurance, **do you know when each policy (JCI or PDI) expires?**

Expired insurance is like having no insurance – you are not financially covered. Also, you face suspension of your driver's license, fine, possible UCMJ or administrative action, and you are responsible for any loss that would normally have been covered by insurance. Some insurance companies on Okinawa do not send a notice to drivers to remind them of expiring JCI, PDI, or inspection requirements. If your insurance company does, you are fortunate; but do not rely on those postcard reminders from your insurance company as they do not always make it to your mailbox and you will have no leniency if you are not sent a reminder.

Department of the Army Civilians, and Family Members. Army Soldiers, Civilians, and Family Members have had their licenses suspended for having expired insurance. In most cases, these individuals did not realize that their insurance was expired until after they were involved in an accident or an installation gate guard or other appropriate authority checked their insurance information. Those who were involved in accidents often had to pay thousands of dollars out of their own pockets to compensate for damage not covered by insurance. Additionally, vehicles that are not properly insured can be denied compensation under the Army Claims regulation if the vehicle is damaged by theft, vandalism, or natural disasters, such as typhoons and floods. Please take this time to look at your insurance policies to see if your coverage or policy is expired.

Note #1: If you are involved in an accident, **be sure to notify your insurance company immediately.** If your insurance has expired at the time of the accident, you should visit the Staff Judge Advocate's Claims Office in Building 218 on Torii Station or call: 652-4742 to arrange for a private settlement.

Note #2: If you are driving a government vehicle, be sure to have your supervisor sign a **completed** SF 91 (Motor Vehicle Accident Report) in box 83b stating whether the accident occurred within the scope of duty. Submit a completed copy of the SF 91 to the Torii Claims Office.

Note #3: It is a good idea to take pictures of any damage to vehicles.