



# U.S. ARMY OKINAWA

## ★ TORII STATION ★



### CLAIMS

• 652-4332 / 4742 • BUILDING 218, ROOM 222 •

## Theft and Vandalism (Privately Owned Vehicles)

Adapted from an Article written by CPT H. Wayne Janoe, Kaiserslautern, Germany

If you live on Okinawa, you already know that it is a safe place to live and work. Theft and Vandalism are rare on Okinawa. However, if you are a Soldier or a Department of the Army Civilian employee (hired from CONUS) and have your privately owned vehicle (POV) stolen, broken into, or vandalized on a military installation or outside of your authorized quarters, recovery may be available by filing a claim with the U.S. Government for the loss or damage. In these instances, recovery may be possible under the Personnel Claims Act (PCA) because your vehicle's location is likely to be considered "incident to service."

You must first file a claim against your private insurer if your policy covers POV theft or vandalism. If you have this coverage, you must give your insurer the first opportunity to pay for your loss or damage. After insurance settlement, a claim against the Government could possibly cover loss not paid by the insurer (e.g., your deductible). The military claims office must consider the insurance settlement in determining the amount payable on your claim. If you only have liability insurance, the insurer will likely not pay for the theft or vandalism. In that case, a claim with the Government may be your best option.

If you are a victim of POV theft or vandalism, you should take the following steps, as applicable, to facilitate adjudication and settlement of your claim. Failure to do so could result in denial of the claim.

- Contact the Military and Japanese Police immediately.
- Identify any evidence of the theft or vandalism at the scene.
- Specifically point out any evidence to the Military Police at the scene. It is important that the police report include a description of relevant evidence (e.g., shattered glass or paint flakes on the ground).
- If the Military Police are unable or unwilling to come to the scene, take pictures of the evidence.
- Inform the insurer of the incident, and determine whether the private insurance policy covers the damage or loss. If it does, the first recourse, as stated above, is against the insurance company.

If you are considering filing a claim against the Government, contact U.S. Army Center for Personnel Claims Support (CPCS) located at Fort Knox, KY, immediately after reporting the incident to the Military Police. The phone number is 502-626-3000 or DSN: 312-536-3000. The email address is [usarmy.knox.hqda-otjag.mbx.cpcs@army.mil](mailto:usarmy.knox.hqda-otjag.mbx.cpcs@army.mil). Submit the claim online at <https://www.jagcnet.army.mil/Apps/PCLAIMS/PCLAIMSPublic.nsf>.

Claims for theft or vandalism that occur off post, and away from your assigned quarters, are generally not payable. Under the PCA, this type of claim would only be payable if the claimant could establish a clear connection between the incident and your duties here on Okinawa.