

Severe Weather Event – WPAFB – 29 April 2025

The Air Force Claims Service Center (AFCSC) is aware of the severe weather that impacted Wright-Patterson AFB, OH on 29 April 2025. To help members that may need to file a claim for any damages to personal property or vehicles as a result of the storms we want to provide you with the following information.

Who is eligible to file a claim:

Active-Duty Air Force personnel are proper claimants with the AFCSC. The event must have occurred at an authorized location. Typically, this is their assigned place of duty or at their assigned government quarters (to include privatized housing). Private off-base residents Stateside are not authorized locations, nor are the off-installation transit routes between home and place of duty/employment.

AF Reserve or ANG Personnel are proper claimants if they were:

- Performing federally funded active duty;
- Performing Inactive Duty for training;
- Full Time National Guard duty; or
- ANG Technicians under 32 USC Section 709

For Civilian Employees they must be paid from Air Force appropriated funds to be proper claimants, and the event must have occurred at their place of duty.

Contractor employees are not proper claimants under the Military Personnel and Civilian Employees Claims Act (PCA).

This is just a quick outline of proper claimants and locations. If in doubt, please contact the AFCSC to speak with one of our paralegals about your specific situation. 1-877-754-1212. M-F 0900-1500 EST.

What the AFCSC may be able to assist with:

The AFCSC processes claims under the Military Personnel and Civilian Employees Claims Act (PCA). The PCA was enacted by Congress to lessen the hardships of military life by providing payment for certain types of property loss, however, it does not provide insurance coverage and is NOT designed to make the United States a total insurer of the personal property of claimants. Claimants have a personal responsibility to protect themselves from loss or damage to their personal property. Claims for damage to personal property must have occurred on-base or in base housing (both Gov't privatized on-base and off-base). Claims for property damage off-base at the member's personally rented apartment, rental home, or personally owned real property, i.e., NOT Gov't privatized housing, are not payable.

Vehicle Damage Claims:

Under the PCA the AFCSC may be able to assist with amounts that are not paid by a claimant's insurance provider. While this can come out to be the amount of one's deductible, it is not correct to say that we award deductibles. There may be circumstances in which a claimant receives more than the value of their vehicle in an insurance settlement that may prevent the AFCSC from being able to provide an award.

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The first step for all claimants is to file a claim with your private insurance. Once the insurance claim is settled, claimants may then file a claim with AFCSC for any unpaid amount of the cost of repairs or the unpaid amount of actual cash value (ACV) (if a total loss) of the vehicle that their insurance did not cover. Typically, this does come out to be the deductible amount. We will review the claim and make a decision on whether we can make an award on the unpaid amount.

Please note, all repair costs, including the deductible, must be paid before the AFCSC can make any potential payment. In the case of a vehicle that is repairable, the insurance portion of the repair and the deductible must be paid, and we will need proof of payment provided. In the case of a total loss settlement, we will need an itemized settlement from their insurance company, which shows the Actual Cash Value, taxes, fees, deductible, car replacement assistance, etc., that itemizes the total loss settlement.

In cases where the cost of repair is less than the insurance deductible, claimants do not need to file an insurance claim and can file directly with the AFCSC. In this circumstance, members will need to provide a copy of their insurance declarations page which shows their deductible amount and proof of payment of the repairs.

Claimants would also need to provide the following documentation:

- Orders assigning you to your base or TDY location; Civilian Employees provide SF-50;
- Vehicle Registration;
- Repair Estimates
 - **If you receive an estimate from an insurance provider, we only need that one estimate from the insurance provider**
 - If vehicle is NOT drivable, we only need one estimate
 - If vehicle IS drivable, and insurance did not complete an estimate, we will need TWO estimates of repair estimates if the member only had liability coverage
- Insurance Settlement
- Proof of payment for deductible or that they incurred their deductible. **This needs to be a receipt or invoice from the repair firm, or in the case of a total loss settlement, reflected on the insurance settlement documentation;**
- Insurance Declaration (completed when filing on the AFCSC website);
- Photos of Damage;
- Statement of Location from a Supervisor (a brief MFR that confirms the location of a claimant at the time of the storm)

IMPORTANT: If claimants have liability only coverage, we are limited to a maximum of \$3,000.00 that we may be able to award for repairs or a total loss. Claimants must pay or incur this cost before the AFCSC can make any potential award.

When ready to file a claim with the AFCSC, please contact us either by phone at 1-877-754-1212, Monday – Friday, 0900-1500 or by email at afcsc.ja@us.af.mil for instructions on how to file a claim on our website. Please note, that filing a claim with our office does not guarantee an award. Every claim is reviewed on it's own merits.