

## **RENTERS INSURANCE PROTECTION AGAINST PROPERTY LOSS AND PERSONAL LIABILITY IS THE PERSONAL RESPONSIBILITY OF THE SERVICE MEMBER.**

Service members living in public/private venture (PPV) housing *mistakenly believe* that they are provided full insurance coverage from the Government for damages to their personal property and protection against lawsuits for bodily injury or property damage that the Service member or his or her family members cause to other people and the rental premises. This is not true. *There is no government provided renters insurance anymore.* It ended in 2015.

Though active duty residents of PPV housing located inside the perimeter of the fence-line of restricted access military installations may be entitled to compensation for damage to their property under the Military Personnel and Civilian Employees Claims Act (PCA), *the PCA is not intended to be a substitute for private hazard insurance.* The requirements to receive compensation under the PCA are very limited and do not apply to damages caused by the Service member or the Service member's family members or guests.

- The PCA allows for limited compensation for active duty service members whose personal property is lost, damaged or destroyed **incident to their military service. Damages due to the negligence of the Service member or his/her guests are not covered by the PCA.**
- Under the PCA, claimants are required to first file a claim with their commercial insurance carrier, and then the Government can only consider what is not covered by private insurance. Additionally, claimants will only receive the fair market (depreciated) value of their property at the time it is lost or damaged.

These limitations on PCA payments mean that Service members residing in PPV housing are not fully covered for losses.

**The best way for residents of PPV housing and civilian sector housing to protect their personal property and themselves from liability for negligence resulting in fire, flood, frozen pipes, and other damage to the physical rental premises is through personally-acquired renters insurance that includes liability insurance.**

Many standard renters insurance policies provide liability protection against lawsuits for bodily injury or property damage that a Service member or his/her family members accidentally (negligently) cause to other people. This liability portion of rental insurance policies pay for the cost of defending Service members in court and court awards to repair the damages up to the maximum liability limit of the policy. Liability limits generally start at about \$100,000. The exact amount you may need is dependent upon many factors including the replacement cost of the premises in which you are living.

**TIPS FOR SHOPPING FOR RENTERS INSURANCE.**

- Take an inventory. Before purchasing insurance itemize your belongings with price estimates, serial numbers, receipts (if possible), and purchase dates.
- Take photos or videos of your home's contents. If you have a high value item (jewelry, an antique, art work, etc.), you may also need an appraisal to validate the replacement cost.
- Make an informed decision. Ask your insurance company about theft limits, cash or replacement value, deductible options, liability maximums, and discounts.
- Shop around. Call a variety of insurance agents, and keep track of the coverage and costs.