6 What forms are required?

CG-4112 and *CG-4111* (page 2 only) needs to be completed by you or your authorized agent or legal representative.

CG-4112A needs to be completed by the Investigating Officer (i.e., assigned by your Command or JAG) and endorsed by your Command.

7 Who do I contact with additional questions?

MLCLANT (lc) is responsible for processing all personal property claims except for damage claims arising from the government contracted shipment of household goods (i.e., PCS move) which are processed by the Coast Guard Finance Center.

COMMANDER (lc)
USCG MLC ATLANTIC
300 E. Main St., Suite 400
Norfolk, VA 23510-9100

Tel: *(757) 628-4195*
Fax: *(757) 628-4217*

COMMANDER (lc)
USCG MLC ATLANTIC
300 E. Main St., Suite 400
Norfolk, VA 23510-9100

U.S. COAST GUARD
MLCLANT (lc)

FAQs

Personal Property Damage and Loss Claims

FEB 2006

1 Who may file a claim?

a. Coast Guard members;

b. Coast Guard Reservists engaged in training;

c. Civilian employees of the Coast Guard;

d. Public Health Service Officers detailed to the Coast Guard;

e. Authorized agent (with Power of Attorney) or legal representative (with retainer agreement) of a-d above; and

f. Survivors of a-d above in the following order of precedence:

(1) spouse
(2) child/children
(3) parent(s)
(4) sibling(s)

2 What damages are covered?

Damage to or loss of personal property sustained incident to the service of the military member or civilian employee of the Coast Guard.

Examples of personal property include:

Cars, stereos, CDs, computers, furniture, books, photographs, pets, sporting equipment, etc.

Incident to Service includes:

(1) Property located at government owned or leased housing or onboard a military installation damaged, lost or destroyed by hurricane, flood, earthquake, fire, vandalism, theft or other unusual occurrences including electrical power outages not caused by you;

(2) Property damaged or lost while traveling under government orders;

(3) Property damaged or lost during the performance of duty to alleviate a public disaster or to save lives; or

(4) Property damaged or lost in use that is necessary for the performance of official duties *AND* used at the express direction or request of a superior authority.

3 Do I need to file with my insurance company, if I have private insurance?

Yes… If the property was covered by insurance, you need to first file with your insurance company. You may then file a damage claim with the Coast Guard for any damage or loss not covered by your insurer. You are responsible for repaying to the Coast Guard any amount you recover from your insurer that was paid to you by the Coast Guard.

4 Will I be reimbursed for the full replacement cost of the damaged or lost property?

No… Claims are paid on the depreciated value of the cost of the damaged or lost personal property. The law imposes a maximum amount that can be paid to you. It also sets a maximum payment per claim for certain categories of property.

5 Should I buy private insurance?

Yes…

Renter's Insurance:

Unless you purchase a policy that provides for full replacement value, you may receive the depreciated value of your damaged property.

Flood Insurance:

Unless you purchase a separate policy that provides coverage for flood damage, your renter's policy may not cover your damages caused by flooding or rising water.

Comprehensive Vehicle Insurance:

Unless you have comprehensive coverage on your vehicle, your Coast Guard damage claim may be capped at a payment of $3000.