

**PERSONAL PROPERTY INSURANCE FACT SHEET  
PRIVATIZED HOUSING (PPV)  
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Prepared by: Jeanne Koontz, Area Housing Officer, ISC Miami

The following DOD military housing areas within D7 have been privatized and are no longer considered military family housing:

Charleston Naval Weapons Station  
Hunter Army Air Field  
Kings Bay Submarine Base  
Mayport Naval Station  
Jacksonville Air Station  
Patrick AFB (South Housing Area)  
MacDill AFB  
Key West Naval Station

Personnel assigned to housing at these locations are considered to be living in private sector housing. Since the military member pays rent equivalent to BAH, personal property insurance is provided by the company managing the property at no additional cost to the member.

**Navy Locations (Balfour-Beatty):** Each of the Navy locations provide \$20,000 of coverage with a \$250 deductible (per occurrence).

Coverage provided includes wind, flood, earthquake, mechanical breakdown, personal property in storage on base, fine arts, electronic data, and processing equipment. Coverage includes replacement cost vice depreciated value. If a member has an additional renter's insurance policy, that policy will be secondary coverage to the provided policy by Balfour Beatty Communities. Coverage is designed to be a supplemental policy and is not expected to cover the entire contents and personal property.

**PAFB (Pelican Coast).** This policy has no deductible, is an all risk, replacement value policy at \$40,000. If a member has a renter's insurance policy in addition to the policy provided by Pelican Coast, then the member's policy will be primary and the PPV provided policy secondary.

**MacDill AFB:** The policy provided is \$20,000 with a \$250 deductible; coverage includes wind and flood in addition to other basics.

**Hunter AAF:** Since this is a Balfour-Beatty community, the coverage for the Navy locations applies.

It is strongly recommended that residents in PPV housing request a copy of the insurance policy for specific coverages and then determine if another renter's insurance policy should be purchased. Resident's should consider the replacement cost of all personal items to determine if the amount of coverage is adequate.

When determining whether or not to purchase additional renter's insurance, ask what doesn't the PPV policy cover and this will tell you what you need.

**CLAIMS:** Claims must be filed through the Community Manager within 24 hours of discovery. The Community Manager will complete and submit a claim form. Since the housing is no longer considered military or government housing, claims may not be made through the Coast Guard as they have been previously.

You must protect your personal property from further damage and retain the damaged property until after you have spoken with your claim representative. Generally, if the property is damaged and can be repaired, a repair estimate should be obtained. If you have receipts for the item or other documents that describe the item in detail, these will help in settling the claim in a timely manner. If you do not have any documentation, you should list the items, including details such as make, model, features, date purchased, place purchased, and your estimate of the cost to replace it. Taking photos or videos prior to hurricane season or a threatening storm, documenting serial numbers, age, etc. will help you to document condition prior to the damage. If possible take photos or video right after the damage occurs to document the condition. Retain a copy and provide one to the insurance company with your claim.

If anyone living in PPV housing has difficulty in settling a claim, Cary Mitchell at the D7 Legal Office should be contacted for assistance. She may be reached at: (305) 415-6957.

If the Hurricane Assistance Team (HAT) has been deployed to your area for post-storm assistance, contact the team legal support for assistance. The HAT may be reached at (305) 216-8037.