

R 032131Z FEB 03 ZUI ASN-R12034000882 ZYB
FM COMNAVREG PEARL HARBOR HI//N01//
TO ALL NAVACTS HAWAII
ALL SHIPS HAWAREA
INFO COMNAVREG PEARL HARBOR HI//N01//

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UNCLAS //N00000//

ALL NAVACTS HAWAII 045/03
MSGID/GENADMIN/COMNAVREG HI//
SUBJ/RENTER'S INSURANCE//

RMKS/1. THE GOVERNMENT DOES NOT INSURE RESIDENTS IN NAVY FAMILY HOUSING FOR LOSS OF THEIR PERSONAL PROPERTY. SOME CLAIMS FOR LOSS OF PERSONAL PROPERTY CAN BE MADE UNDER THE MILITARY PERSONNEL AND CIVILIAN EMPLOYEES CLAIMS ACT. HOWEVER, CLAIMS STATUTES ARE A GRATUITOUS ACT OF CONGRESS AND ARE NOT INSURANCE. THERE ARE SIGNIFICANT RESTRICTIONS ON WHAT, WHEN AND HOW MUCH CAN BE CLAIMED.

2. IN ORDER TO BE SURE THAT YOU WILL RECEIVE FULL REPLACEMENT COMPENSATION IF THERE IS A FIRE OR OTHER DISASTER CAUSING DAMAGE TO YOUR PERSONAL PROPERTY IN NAVY FAMILY HOUSING, RESIDENTS ARE STRONGLY URGED TO OBTAIN COMPREHENSIVE INSURANCE COVERAGE ON THEIR PERSONAL PROPERTY (I.E., RENTER'S INSURANCE). RENTER'S INSURANCE COSTS APPROXIMATELY \$10 PER MONTH, WHICH IS INEXPENSIVE COMPARED TO REPLACEMENT COSTS OF YOUR HOUSEHOLD GOODS.

3. PERSONNEL WHO RENT IN THE LOCAL ECONOMY SHOULD ALSO CONSIDER PURCHASING RENTER'S INSURANCE TO COVER DAMAGES DUE TO FIRE OR OTHER DISASTERS AND COVER LOSSES DUE TO THEFT.

4. FOR MORE INFO, REFER TO PAGE 26 OF THE HOUSING BOOKLET OR CALL MS. RENEE ALARCON, NLSO CLAIMS DEPARTMENT, AT 473-5982 XT. 325.

5. THIS ALL NAVACTS HAWAII IS CANCELLED 28 FEB 03 FOR RECORD PURPOSES ONLY.//

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