

What You Should Know Before Storing Your POV during Deployment

Some soldiers going on deployment will find it necessary to have a place to store their privately owned vehicles (POV) while deployed. The government provides storage for soldiers who are being deployed more than 90 days. The storage provided by the government may be in a covered structure or in an uncovered storage lot. The government also provides loss and damage coverage for these stored vehicles up to a maximum of \$20,000. This maximum coverage, however, is limited by depreciation; maximum allowable coverage for certain items, including paint jobs (\$2,000 total per claim), radios, tape players, telephones, auto alarms and accessories (\$750 total per claim); loss or damage that is determined to be a “mechanical defect;” and a soldier’s own negligence. Under Claims regulations, a “mechanical defect” may include natural deterioration occurring because an item in storage was not used for a long time.

Soldiers choosing to take advantage of the government program should accomplish the following things prior to placing their POV in a government authorized storage facility:

- 1. CLEAN THE POV INSIDE AND OUT** – This makes the inspection of your vehicle easier and eliminates the potential for rodents entering your vehicle or accumulation of odor because of food left inside the POV. Mold and mildew may also form in a vehicle that is stored for a long time. You may want to purchase a container of dehumidifying crystals from AAFES or on the economy.
- 2. REMOVE ALL PERSONAL PROPERTY FROM THE POV** – Loss of personal property left in your vehicle may not be compensable by the government. All personal property, like shoes, clothes, tools, CDs, tapes, car seats, etc, should be removed and stored with your personal property.
- 3. REMOVE ALL EASILY REMOVABLE ACCESSORIES FROM THE POV** – There are maximum allowables under Claims regulations regarding radios, tape decks, CD players, speakers, amplifiers, etc. If these items may be easily removed from the POV, they should be removed.
- 4. HAVE LESS THAN ¼ TANK OF FUEL IN THE POV** – For safety purposes regarding your POV and other POVs and employees of the storage facility, your vehicle should have no more than a quarter tank of fuel when in storage. Having minimum fuel in your vehicle also makes it easier to add fresh fuel if the vehicle is stored for an extensive period and the fuel is stale.
- 5. MAKE SURE ALL FLUIDS ARE AT THE PROPER LEVELS AND THAT YOU HAVE PROPER AIR IN THE TIRES** –



Proper tire pressure in your vehicle is always recommended whether you are using your vehicle or it is in storage. Furthermore, having all the fluids at the proper level prior to storage will decrease your chances of having problems with your vehicle when you pick it up.

6. MAKE SURE YOU PROVIDE A POINT OF CONTACT IN COUNTRY IN CASE OF EMERGENCY REGARDING THE POV – In case there is an emergency concerning your POV, it will be necessary for you to provide the name, unit, address, and telephone number of a POC in country.

7. MAKE SURE YOU HAVE A SPARE KEY FOR THE POV – A spare key is necessary in case the key you leave with the POV is misplaced. You should leave this spare key with your emergency POC.

8. MAKE SURE YOU BRING YOUR VEHICLE'S REGISTRATION AND A COPY OF THE DECLARATION PAGE OF ANY INSURANCE YOU HAVE ON THE POV – Your POV registration is necessary for you to turn your vehicle into the storage facility. It should be kept in the POV during the storage. If you are going to maintain insurance on your POV while it is in storage, you should leave a copy of the Declaration page of the insurance policy with the registration so the if an emergency arises the insurance information is easily obtainable.

9. TAKE PICTURES OF THE POV FROM ALL ANGLES – While your POV is being processed at the storage facility, the government may take pictures of your POV. However, to speed up the process and also for your own protection, you may want to take pictures of all angles of your POV and provide copies of the pictures to the in processing personnel. These pictures will also be helpful if you have to file a claim at a later day.

10. CONSIDER OBTAINING SUNSCREENS FOR THE FRONT AND BACK WINDOWS OF THE POV OR A CAR COVER – You are not entitled to covered storage of your vehicle. Damage or loss due to climatic conditions, such as intense heat or fading due to sun may not be covered.

11. DETERMINE IF YOU WANT TO MAINTAIN INSURANCE ON YOUR VEHICLE – The maximum allowable coverage from the government is \$20,000 and may not cover certain losses or damages to your vehicle. Therefore, if your vehicle is worth over \$20,000, or contains valuable accessories and/or you are concerned that your damages will not be covered, it may be wise to maintain your insurance in some fashion. You may want to discuss your options with your insurance company.

12. MAKE SURE THE DD FORM 788 VEHICLE INSPECTION FORM IS PROPERLY FILLED OUT AND CORRECTLY REFLECTS PRE-EXISTING DAMAGE TO THE POV – You should be alert while the vehicle inspector is filling out the DD Form 788. Make sure he or she is making notations that correctly describe the condition your car is in when you put it in storage.

If you have any questions pertaining to claim policies, please contact claims personnel at the Northern Law Center, Bldg 318 on SHAPE, or call DSN 423-4061.