

Shipping Jewelry & Other Small, Expensive Items

The Army Claims Service has always advised that servicemembers hand-carry jewelry and other small, expensive items on PCS moves rather than tender them to the carrier for shipment. While the Army claims regulation does not forbid the shipping of expensive jewelry and like items, there are stringent rules governing the payment of claims for lost or stolen property of this kind that often leave servicemembers without adequate compensation.

The Claims Office at Northern Law Center always recommends that servicemembers hand-carry their expensive jewelry. The risk of loss or theft in shipment is great, and jewelry often has sentimental value that can never be adequately compensated. The rule to remember is that the Army cannot normally pay for missing expensive jewelry and other such items that are not specifically listed on the shipper's inventory, even when the claimant can prove that he owned the item.

However, in the event you decide to ship expensive jewelry along with your household goods, you must see that each piece is individually recorded on the inventory prepared by the carrier. Should the mover decline to do so, you must add this information to the "Remarks/Exception" section found at the bottom of each inventory page. If a jewelry-box is tendered, you must indicate the inventory number for the jewelry-box and describe each item of value within the jewelry box separately in the "Remarks/Exception" section.

Some carriers prepare a high-value inventory to reflect tender of expensive items in addition to the ordinary inventory. Make sure that all expensive items are listed and described in detail on this separate inventory. Before signing the inventory at delivery, you should verify that these items were in fact delivered. Even when you have followed these procedures, you should review your homeowner's or renter's policy to confirm that your precious belongings are fully covered by private insurance.

Consult the Claims Office at Northern Law Center-SHAPE if you have questions about what kind of property to hand-carry on your next move, DSN 423-4061/civilian (32) 65 44 40 61.

