

PCA coverage: If a loss occurs in privatized housing due to an unusual occurrence, such as a severe weather event (tornado, typhoon, hurricane, earthquake, etc.) or fire, flood, theft or vandalism, and the Airman does not have renter's insurance coverage, an Airman may file a claim under the PCA. The Air Force may pay an Airman's claim for damaged or destroyed personal property up to \$40K, provided the loss was incident to service and occurred at quarters that were "assigned or provided in kind" by the Government. These types of losses are considered incident to a member's service. In 2005, DoD issued a policy stating that, for purposes of the PCA, privatized housing "shall be considered provided in kind...if it is located within the perimeter of a military installation." To provide as much protection for Air Force members as possible, the Air Force interprets this language broadly and considers privatized housing to be within the perimeter of an installation if it is located within the fence line of an installation or located outside of the fence line of an installation, as long as the privatized housing resides on federal land in which the Air Force has an interest (this includes any federal land used to support an Air Force privatized housing project).

Limits of PCA: Claimants have a personal responsibility to protect themselves from loss or damage to their personal property. Coverage under the PCA only applies to a claimant's personal property and does not provide liability coverage. In addition, prior to filing a claim under the PCA, a claimant must exhaust any available private insurance. It is important for Airmen to understand the requirements and coverage, if any, under their lease, and the importance of personal insurance. Please contact the CSC at DSN 986-8044 or via email AFSCS.JA@us.af.mil if you have any questions or would like additional information. Additionally, to file a claim please go to the following website <https://claims.jag.af.mil>