



HomeSafe Customer Claims Guide



MAY 2025



HomeSafe Customer Claims Guide

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Thank you for allowing HomeSafe Alliance to manage your move. On behalf of HomeSafe Alliance, we apologize for any loss or damage that may have occurred during your recent relocation. HomeSafe Alliance is committed to resolving your claim equitably and expeditiously. If you have any questions throughout your claim process, you can always reach out to us through *HomeSafe Connect*.



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Dear Customer,

HomeSafe recognizes moving is challenging to our customers and having to file a claim can be an intimidating process. HomeSafe has designed a claim filing process in *HomeSafe Connect* to be easy for the customer. HomeSafe Alliance empowers our claims team to administer claims and provide the support needed to achieve a quick and equitable resolution of claims for our customers.

Notice of Loss or Damage At Delivery – Notice of loss or damage at delivery is the first step to submitting a claim but is not actually filing a claim. At the time of each of your deliveries please make sure you take the time to inspect your household goods for any loss or damage and complete the Notice of Loss or Damage at Delivery form with your delivery Service Provider. Please make sure you document all items noted as loss or damage during the initial inspection of your household goods. The delivery Service Provider will assist you in completing this form at the time of each delivery. The customer should ensure both they and the contractor sign the report prior to the contractor's departure. Reminder: claims may be filed for loss/damage to items discovered after delivery.

Notice of Loss or Damage After Delivery – After delivery, if you notice additional damage, you can "File Notice" into the *HomeSafe Connect* claims module next to the inventory item.— You may provide notice of loss or damage after the day of delivery, up to 180 days from the date of delivery. THIS IS NOTIFICATION OF LOSS OR DAMAGE AFTER DELIVERY. This notice does not constitute "Filing of a Claim." Claims must be filed via *HomeSafe Connect*. You have the ability to note loss or damage at and after delivery up to 180 days from the date of delivery. The Claim Filing Deadline is 9 months from delivery for full replacement value and 2 years from delivery at a depreciated value. Reminder: multiple claims may be filed for the same shipment.

Essential Items – At the time of delivery, if you identify loss or damage to an Essential Item, please notify Customer Care immediately. Please be aware, items used for entertainment purposes are not considered essential. Fungible items that are regularly used up or worn out and must be routinely replaced are not considered essential. Essential Items are those items necessary for everyday living, including, but not limited to, a mattress, medical equipment, or items for food storage and food preparations such as a refrigerator. If an essential item has been damaged as a result of the relocation, contact your HomeSafe Customer Care representative or HomeSafe Claims Department within seven (7) days of delivery. HomeSafe shall then make temporary or permanent arrangements for the item to be replaced or repaired within seven (7) days of notification.

Repair Estimates – If HomeSafe determines an inspection is necessary to complete your claim, HomeSafe will hire an independent professional repair firm local to your area to inspect the damage and provide a repair estimate. For any new damage that occurs as a result of your move, you have two options, HomeSafe Alliance can either compensate you for the estimated repairs or arrange for the item to get repaired and compensate the repair firm directly. If you have repaired the item prior to filing your claim, please provide the paid receipts for review when submitting your claim.

Repair of Damaged Items – HomeSafe Alliance recommends you do not repair any items prior to our ability to inspect the damage. However, if you choose to repair a damaged item prior to HomeSafe's inspection, a claim can still be filed for the repair of the damaged item. To support the claim, submit a repair bill or some other evidence of the damage (i.e., photographs) and repair cost.



Disposal of Damaged Items – If at all possible, do not dispose of any damaged items. Retain all damaged items that you intend to file a claim on, unless you have given evidence to HomeSafe via *HomeSafe Connect* that the item was damaged beyond economical repair, or the damaged item poses a health or safety hazard, as disposing of the damaged item may impact your claim settlement. If there are items that you wish to dispose of prior to filing your claim or prior to your settlement offer, please reach out to us through the customer portal to ensure HomeSafe Alliance has the proper information necessary for your claim. In the event a damaged item creates a safety concern (i.e., broken glass) HomeSafe recommends submitting photographs of the damaged item in *HomeSafe Connect* to support the claim. Photos should include a photo of the entire item, a photo of any manufacturer information, and an up-close photo of the damaged area.

Salvage – In certain circumstances where the depreciated replacement value of all items totaled exceeds \$200 USD, HomeSafe is entitled to salvage a damaged item on which HomeSafe has paid the customer either the depreciated or full replacement cost. HomeSafe may take possession of the salvaged item no later than thirty (30) days after settlement of the claim. If HomeSafe is unable to exercise its salvage rights due to the disposal of an item by the customer, HomeSafe may reduce its liability by 25% on that item if it has a depreciated replacement value of \$50 USD or more.

Filing a Claim – Please be aware the system will not provide a warning and the *HomeSafe Connect* Customer Portal will time out after 90 minutes of inactivity requiring you to log back into *HomeSafe Connect*. Therefore, ensure you have all the required information and documentation necessary to complete your claim. You will need your inventory number, the description of the item, the description of the loss or damage, and the amount you are claiming. When filing a claim, the more information you can provide, the more quickly HomeSafe Alliance will be able to resolve your claim. To expedite claims adjudication, please provide as much information as possible, such as: the make, model, and manufacturer information of the items; a thorough description of the damages, photos of the damages or previous photos of the items that are lost, original purchase receipts, and any appraisals, certificates of authenticities, or repair estimates already obtained. You are NOT required to obtain repair estimates to file your claim.

When you have gathered the documentation required to file a claim, select the item from the move inventory for which you want to file a claim. Complete the claim detail and 'Add Claim.' This will add the inventory item to your claim list where you can edit the claim item, add pictures, or add attachments. Once all claim items and required information has been added to the claim, 'Submit Claim' and you have completed your claim submission. Please be aware *HomeSafe Connect* will save the changes you make each time you click continue. An email will be sent confirming the submission of your claim. After you have submitted your claim, you can view the status of your claim by accessing the submitted claims list. If you would like to cancel your claim after it has been submitted, contact the HomeSafe Claims Team for assistance.

Claim Filing Timelines – You will need to file your claim through *HomeSafe Connect* within nine (9) months from the date of delivery for full replacement value and within two (2) years from the date of delivery for depreciated value. Once you file your claim, you will be working directly with HomeSafe Alliance's Claims Administration Team. Your Customer Care representative will be aware of the claim and can assist with routing you to the appropriate group in the Claims organization.

Quick Claims – HomeSafe Alliance has put in place a process to settle incidental claims quickly and are referred to as Quick Claims. If there is only a minor amount of missing or damaged inventory at delivery,



HomeSafe Alliance can reach a quick settlement with you. Quick Claims require much less paperwork than traditional claims; however, you may be required to substantiate brand or model number for the damaged/missing item. Make sure to enter this information in *HomeSafe Connect* when filing your claim to prevent any delays. Quick claims must be filed within five (5) days of delivery, for up to \$200 (USD) in total. HomeSafe Alliance will review the claim and make an offer of settlement or denial within five (5) GBDs or less. Once you have accepted the offer in *HomeSafe Connect* and you have registered with the payment exchange at Citibank, payment will be processed within two (2) GBDs. Filing a Quick Claim does not preclude you from filing a traditional claim for loss or damage discovered after delivery. By accepting the settlement proposed for the claim line item, you are releasing HomeSafe Alliance from any further or future obligation or debit for the specific line item. However, you do have the right to file a claim for other items within your shipment.

Multiple Claims – You can file multiple claims for any additional items not included in the original claim. HomeSafe will pay, deny, or make an offer on all claims valued at \$1,000 USD or less within thirty (30) days of receipt of each claim and supporting documentation; and for all other claims, within sixty (60) days of receipt of the claim and supporting documentation.

Types of Claims

Real Property Damage Claims

- Property damage can occur when moving out or into your new location. This is damage to your home, trees, driveway, walls, floors, etc.
- These claims should be filed as soon as you identify them by accessing the menu in the upper right corner of the *HomeSafe Connect* application.
- The photos for the claimed property damage should be submitted.
- The timeframe for submitting the Real Property Damage Claim is within three (3) days of the pickup or delivery date, depending on where the damage was incurred.

Household Goods (HHG) Damage Claims

- If any of your household goods are lost, damaged, or destroyed during your move, you may be entitled to full replacement/repair value of those items, if a notice of loss and damage (filed within 180 days of delivery) and a claim is filed within nine (9) months from delivery for full replacement value and two (2) years from delivery for depreciated value.
- The claim could be selected for inspection depending on the items and amount claimed.
- A tracer will be initiated for the claimed missing items.

Inconvenience Claims

- When HomeSafe cannot meet the required delivery date (RDD) or agreed-upon dates for loading or delivering out of SIT for your shipment, whichever is later, you may be entitled to compensation for the inconvenience. HomeSafe may compensate you and the dependents listed on the orders with a daily per diem rate, excluding lodging, based on the location of where the delay occurred.
- For shipment delivering out of SIT: HomeSafe will be liable for the Inconvenience Claim if the shipment is not delivered within five (5) GBDs between August 16 and June 14, and within ten (10) GBDs for the shipments with a requested delivery date between June 15 and August 15.
- HomeSafe will not be liable for Inconvenience Claims if the delay is not the fault of HomeSafe such as the following exclusions:



- Acts of Nature.
- Strikes or other similar events.
- The shipment was turned back due to the discovery of mold/infestation at the time of pickup.
- The service member cannot accept delivery on the first date offered by HSA if the date offered is on or before the RDD.
- An inconvenience claim may be filed without filing a hardship claim.
- A hardship claim may be filed with an inconvenience claim. See the Hardship Claims section of this document.

Hardship Claims

HomeSafe Alliance understands the frustration customers and their families feel when things go wrong in the moving process and the transition into your new home is impacted. After the identification of your inconvenience claim, which is based on per diem rates per day, there are certain expenses related to the Hardship that can be reimbursed based on receipts. These hardships are reviewed on a case-by-case basis and based on the extent of the delay. Expenses that would be considered include but are not limited to lodging, furniture rentals, or temporary, inexpensive items that would be required for sleeping, or laundry services. If you have been inconvenienced, your claims representative will help navigate you through this process. You can contact Claims@Homesafealliance.com with questions regarding Hardship Expenses. You can file a Hardship Claim by attaching the receipts via the attachment upload under the inconvenience claims tab in *HomeSafe Connect*. These expenses will be reviewed separately and are in addition to your inconvenience claim.

Catastrophic Loss Claims

- A catastrophic claim is loss or damages accumulating to 60% or more of your total shipment inventory as a result of fire, theft, accident, flood, vessel overboard, missing shipment, or any other unusual occurrence not excluded as detailed in the Exception section of this document. In the event you experience a catastrophic loss an advance payment of no less than 10% of the maximum liability will be paid to you within two Government Business Days (GBD) of HomeSafe notifying you. Advance payments will be deducted from your final claim settlement. If you are entitled to a claim for inconvenience, any payments made will not be deducted from your final settlement for loss/damage.

Mold Damage Claims

- HomeSafe may request a Quality Assurance Evaluator (QAE) or Contracting Officer Representative (COR) at the selected location when your containers are inspected for mold. If mold is suspected, HomeSafe will notify you, the servicing Military Claims Officer (MCO), and the responsible Ordering Officer (OO) who will authorize the appropriate testing. HomeSafe may be responsible for arranging all testing and mitigation. If testing determines mold is present, HomeSafe will contact the servicing MCO and the responsible OO for guidance. Prior to undertaking any remediation work, HomeSafe will procure the services of a qualified mold remediation firm and obtain a written estimate. HomeSafe will arrange for the contaminated items to be divided into items that are or are not suitable for remediation. The Government will determine if the circumstances warrant disposal of the contaminated items without attempting remediation. When the Government determines remediation is appropriate and reasonable under the circumstances, HomeSafe will be liable for the



lesser of the remediation cost or full replacement cost. The Government's determination of disposition of property is final.

- HomeSafe will not pack any items showing signs of mold at origin. The service member will have the option of disposing of the contaminated item(s) or hiring a company at your expense that specializes in mold sampling, testing, and interpreting results.
- The cost of any remediation counts towards the moving company's maximum liability of \$6 dollars times the net weight of the shipment up to a maximum of \$75,000.
- Ensure to notify HomeSafe the loss of essential items due to mold within 7 days of your goods being delivered. Essential items include but are not limited to:
 - Refrigerators or other appliances necessary for the safe storage and preparation of food
 - Necessary medical equipment
 - Mattresses
 - Washer and dryer

Exceptions – Loss or Damage caused by or resulting from the following will be excluded from HomeSafe liability:

- An Act or omission by the customer;
- Manufacturer defect;
- Damage as a result of hostile or warlike action in time of peace or war including action in hindering, combating, or defending against an actual, impending or expected attack, from weapons or war employing atomic fission or radioactive force whether in peace or war, or from insurrection, rebellion, revolution, civil war, usurped power or action taken by governmental authority in hindering, combating, or defending such an occurrence;
- Damage from seizure or destruction under quarantine or customs regulations; confiscation by order of any government or public authority; or risks of contraband or illegal transportation or trade;
- Damage from delay caused by strikes, lockouts, labor disturbances, riots, civil commotions or the acts of a person or persons taking part in any such occurrence or disorder;
- Damage from acts of God (also known as Acts of Nature);
- Damage from pre-existing infestations by mollusks, arachnids, crustaceans, parasites, or other types of pests; and for fumigation or decontamination; or,
- Intangible property, securities, or the sentimental value of an item; or pre-existing damage.

Full Replacement Value (FRV) – What is Full Replacement Value? When a claim is filed within 9 months of delivery, your claim may be eligible for Full Replacement Value (FRV). FRV compensation covers either paying for the repairs or getting the item repaired for any new transit damage. If the item is damaged beyond repair, HomeSafe may compensate you for the current market replacement value of the item. The replacement item will be the exact item or items of comparable quality. If the item is no longer manufactured and is collectible or has a secondary market, such as antiques, comic books, collectible dolls, objects of art, etc., HomeSafe shall repair the item or compensate you or replace the lost or destroyed item with a comparable item. For items such as motorcycles, mopeds, motor scooters, etc., HomeSafe's maximum liability will be limited to the current National Automobile Dealer's Association's (N.A.D.A) value or comparable resource value. If you have obtained an appraisal of one of these vehicles from a qualified appraiser prior to shipment, settlement will be based on the appraised value. Also, please note any item for which compensation of the full replacement value is paid, HomeSafe reserves the right to salvage the damaged item. However, if you wish to retain the damaged item and accept lower



compensation (a reduction up to 25% of the value) than that of the full replacement value, HomeSafe is willing to work with you on a situationally dependent and mutually agreeable offer.

High Risk/High Value Items - If you have items that are of sentimental value or items that are of high value, HomeSafe strongly encourages you to transport these items on your person throughout your relocation. However, in the event you include High Risk/High Value items within your relocation shipment, please specify each item with a full description on the High Risk/High Value Inventory Form. At the time of delivery, unpack and thoroughly inspect the items listed on the High Risk/High Value Form for loss or damage and record any change in the count or condition of the item on the High Risk/High Value Inventory Form. Initial next to each item listed on the High Risk/High Value Inventory Form, and you and your service provider will sign the High Risk/High Value Inventory Form confirming all items have been delivered and inspected. **Once you have signed confirmation of receipt of the item listed on the High Risk/High Value Inventory Form, you may never claim the item was missing to HomeSafe or your MCO.** Claims filed on items listed on the High Risk/High Value Inventory Form require you to provide documentation to support the value of the item(s) claimed. For items that hold sentimental value, HomeSafe Alliance will only be able to replace these items at their current market value.

Boxes/Cartons with Multiple Items Damaged – Unfortunately, despite our best efforts, multiple items in a box/carton occasionally do get lost or damaged. When this occurs, you may claim each item in the same box/carton separately under the associated inventory number or you can claim multiple items in that box/carton under the individual inventory number line. In the comment section for the claim list: a description of each item damaged in the box/carton, a description of the loss or damage for each item, and the value you wish to claim for each item. Under the amount claimed for the entire box/carton, enter the combined total value for all lost or damaged items within the box/carton. In your claim, detail all the loss or damage you are aware of. In the event you discover additional lost or damaged items after filing the initial claim, you can add a claim against that item in the claims module within *HomeSafe Connect* using the same inventory number.

Settling Your Claim – HomeSafe Alliance has partnered with Citibank and their payment exchange product to provide quick, safe, and secure claims payments. The product provides you with the flexibility to choose how you will receive your electronic claim settlement payment. Once you and HomeSafe reach a mutual agreement on the settlement of your claim, you will be instructed to register your payment preferences with Citibank. Within 30 days following mutual agreement on the claim settlement and registration of your payment preference with Citibank, the claim settlement payment will be disbursed to you in accordance with the payment preferences you registered with Citibank.

Citibank Payment Exchange – The Citibank payment exchange can be found at the following link: <https://b2cportal.citipaymentexchange.citi.com/homesafealliance>. Payment options are listed below.

- **Zelle** - Mobile phone number in *HomeSafe Connect* must match phone number on file with the Service Members bank
- **Bank Deposit (ACH)** – Routing and account numbers from the Service Members bank
- **PayPal** – Mobile number and/or email address are required match with the Service Members PayPal account
- **Instant Pay (P2C)** – Debit Card account must match with the Service Members bank

After the claim offer has been accepted in *HomeSafe Connect*, Citibank will send the Enrollment Email as shown below.



PROGRAM

PLEASE DO NOT REPLY TO THIS EMAIL

Dear ##ConsumerFirstName ##ConsumerLastName,

You have received a refund payment for \$##PaymentAmount from ##ClientName. You can choose to receive this payment via Bank Deposit, Zelle, PayPal, or Instant Pay. With ##ClientName Payment Exchange, you can select and maintain your preferred payment preference and view your current and past payments securely via our portal.

Enrolling is as simple as 1-2-3

STEP 1: Click the below link and confirm your payments.

NOTE: To protect your Personal Identifiable Information please use First Name - Service and Last Name - Member when completing the initial verification step.

[Click Here](#)

STEP 2: Create a login and password.

STEP 3: Select your preferred electronic payment method!

It's that easy!

[CLOSE](#)

If you receive a rejection payment notification, please contact Customer Care through the customer portal in *HomeSafe Connect*.

Disputing Claim Disposition (Claim Offer or Denial) – HomeSafe will extend an offer or denial based on the information and documentation that is provided for your claim based on your move. HomeSafe will extend every effort to make a fair and reasonable offer for any loss or damage that occurs as a result of your relocation. However, if you are not in agreement with the offer or denial, you can counter the offer or denial in *HomeSafe Connect* and provide any additional documentation or information that can assist in the review. HomeSafe Alliance will review and investigate all information and documentation provided and provide a response to your counteroffer as quickly as possible. If you have reached an impasse with HomeSafe and choose to transfer your claim, you have the option to transfer your claim to your Military Claims Office (MCO) for review and adjudication.

Transfer to the Military Claims Office (MCO) – HomeSafe Alliance intends to solve every claim quickly and equitably with its customers and has built a system fit for that purpose. While this is our goal, HomeSafe Alliance understands that goals are not always achieved. In the event HomeSafe Alliance is unsuccessful in resolving your claim in its entirety, you have the right to ask to file your entire claim, or individual items, with the MCO for your service. You may accept offers on items you are in agreement with for a partial settlement and transfer items in dispute to the MCO. Once you inform HomeSafe Alliance of your intent to move your claim to the MCO, HomeSafe Alliance will stop discussing the claim for the transferred items with you and will provide you with the information you will need to file your claim with the MCO. You may notify HomeSafe of your desire to transfer to the MCO by checking the



“Transfer to MCO” box in *HomeSafe Connect* for the disputed items. Only personal property claims may be transferred to the MCO. Inconvenience and property damage claims may not be transferred and must remain at HomeSafe Alliance for processing. To complete the transfer of your claim, you must file a claim with the MCO directly for your branch of service. You can find the contact information and links to file a claim under MCO Information page. Please note that filing a claim with the MCO is governed by statute and is completely separate from the HSA claims process.

Reverting a Transferred Claim Back to HomeSafe Alliance

In the event you have transferred a claim to the MCO and would like to continue to work with HomeSafe Alliance or accept the previous offers made by HomeSafe Alliance, you must notify the MCO of your intention to transfer the claim back to HomeSafe. You can then email HomeSafe Alliance requesting the claim be reverted back.

Non-Temporary Storage (NTS) and Prior Contractors – If your shipment originated from NTS or from a prior contractor, other parties may be liable for your loss or damage. HomeSafe can only make offers on loss or damage that occurred during the portion of the move that HomeSafe handled, therefore, HomeSafe will deny liability for those items. However, you can seek recovery for those items by transferring those items to the MCO for their adjudication of those items.

Thank you for allowing HomeSafe Alliance to support your moving needs.

Sincerely,
The HomeSafe Alliance Team



Revision Log

| Revision | Revision Date | Revision Summary | Revised Pages |
|----------|---------------|--|---------------|
| New | 12/20/2023 | New document. | All |
| 1 | 5/10/2024 | Add language to NOLD at delivery section and modified Quick Claims wording | 3, 5 |
| 2 | 5/20/2024 | Add language to Real Property Damage Claims | 5 |
| 3 | 5/20/2024 | Add language to Household Goods (HHG) Damage Claims | 6 |
| 4 | 5/20/2024 | Add language to Inconvenience and Hardship Claims | 6 |
| 5 | 5/20/2024 | Add language to Mold Damage Claims | 7 |
| 6 | 6/3/2024 | Add language to MCO transfers | 9 |
| 7 | 6/3/2024 | Add section on reverting claim back to HSA from MCO | 9 |
| 8 | 6/11/2024 | Modified language to Inconvenience and Hardship Claims | 6 |
| 9 | 7/1/2024 | Changed timeline on real property damage claims | 5 |
| 10 | 7/1/2024 | Modified language for contacting HSA | 4, 9 |
| 11 | 7/18/2024 | Changed wording for multiple items damaged in same box/carton | 9 |
| 12 | 7/18/2024 | Added wording to Transfer to MCO | 10 |
| 13 | 7/19/2024 | Added section Citibank Payment Exchange | 9-10 |
| 14 | 9/30/2024 | Separated inconvenience and hardship claims | 6-7 |