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"Proudly Serving Military Families"

DATE:	April 30, 2014
TO:	Agents and Haulers of National Forwarding Co., and Affiliates
FROM:	Kevin Spealman, Vice-President Claims & Customer Service
SUBJECT:	Bingo Sheets, New Mold & Mildew Rules

## **Bingo Sheets**

The following is an excerpt from SDDC's most recent newsletter "News U Can Use", that is important information for any and all agents that use Bingo Sheets with the customer at delivery:

Bingo Cards/Check-off Sheets: TSPs may use "Bingo cards" internally, but they should NOT use them in place of the inventory and official Notice of Loss and Damage AT/AFTER Delivery forms. These official documents provide important information for customers about filing claims. However, the Bingo card is sufficient to satisfy notice at delivery of lost or damaged property. ANY document may be used to satisfy the notice requirement.

As an alternative to Bingo Sheets, we ask you to have the customer initial each item on the HHG Inventory at delivery. This complies with SDDC's directive above, while also serving to strengthen the idea that it was the customer that made these annotations. Remember, a proper check off at delivery is critical, and while it is not a guarantee that we can't be held responsible for loss not noted at delivery, it is nevertheless important in claims prevention.

## **New Mold Rules**

In a webinar on April 22, SDDC rolled out the long awaited mold rules, outlining the duties of the PPSO and the TSP if mold is found, when the TSP may be reimbursed for mitigation expenses, and certain issues surrounding liability. The rules are now in effect and will shortly be included in the Claims Liability Business Rules in the section on mitigation. If we could just say one thing about mold however, that would be never to accept a shipment containing mold, without clearing it with us first. Once accepted, even if it the mold is listed on a rider or inventory, there will be problems and expenses. Items with mold should never be delivered to the customer either, due to the health hazards they pose. You can read the mold rules on our claims website: http://www.ncsclaims.com/news/the-military-claims-blog/

KS/ab