



Office of the Staff Judge Advocate LEGAL SERVICES U.S. Army Japan and I Corps (Fwd)

Personal Property Insurance

The Personnel Claims Act provides many protections for Servicemembers, DA civilians, and families, from damage or theft of personal property, but it does not cover every situation. In the case of fire, flood, or other damage to government quarters or off-post housing due to negligence, the occupants can be held financially responsible. Similarly, if you accidentally spill ink, printer toner, oil, or other substances on your clothes or other personal items while at work, such a normal and routine accident is not covered by the Personnel Claims Act. Similarly, unusable airline tickets cannot be refunded by the Claims office due to cancellation of leave or change of orders.

One protection that could provide relief in all of these situations is personal property insurance. Such insurance may even prove highly beneficial in instances where the Claims Act

does apply, since the Act only provides a maximum of \$100,000 for loss or damage per incident to the owner's property incident to government service. While some U.S. companies do not offer insurance for overseas homes or personal property, others do provide such coverage.

Companies that extend overseas coverage are:

- GEICO (<http://www.geico.com/information/aboutinsurance/overseas>)
- Armed Forces Insurance (<http://www.afi.org>)
- Clements International (www.clements.com)
- UNIRISC (www.unirisc.com)
- HUMCO (www.humcoinc.com)

This list is not exhaustive and is only a sample of the companies that offer overseas insurance coverage. Before purchasing any insurance plan, be sure to compare prices, and consider the short and long term value of your property.

Individual Taxpayer's Identification Numbers (ITIN) and DEERS enrollment

For Servicemembers and civilians who have recently married non-US citizens, the DEERS office requires either the spouse's Social Security Number, a foreign identification number (FIN), or an ITIN before giving the spouse a military ID card. Only spouses who are U.S. citizens or lawful permanent residents will have Social Security Numbers. For any spouses not in these categories, they will need to get an ITIN.

Normally, non-citizen and non-permanent resident spouses can request an ITIN by filling out a Form W-7 and attaching it to a federal income tax return being filed. When using this approach, a temporary ITIN can be used for the foreign spouse so that the Servicemember or DA civilian spouse can still claim any benefits or applicable tax exemptions without waiting for

the permanent ITIN to be issued.

When a Form W-7 requesting an ITIN is not filed with a tax return, however, problems can arise. The IRS has recently indicated that it will not issue ITINs that are not prepared in conjunction with a tax return. For married couples in this situation, the Legal Assistance Office can help. The DEERS office can issue FINs, but will not normally issue one to a foreign spouse unless there is proof that the spouse attempted to get an ITIN but was unable to do so. The Legal Assistance Office can help foreign spouses either secure an ITIN from the IRS or secure the necessary proof of an attempt and denial of an ITIN so that a FIN can be issued and the foreign spouse can be afforded the rights and privileges of a military or DA civilian spouse.

ZAMA LEGAL ASSISTANCE OFFICE

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WE'RE ON THE WEB

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AND WOMEN

If you have any
questions, comments,
or suggestions, please
contact the Legal
Assistance Office at
263-4698.



Tax Center Will Close on 15 June

15 June 2010 will be the end of the tax season for the Camp Zama Tax Center, located in Building 101, room CS 109. At 1630 that day, the Tax Center will close until February 2011 in preparation for the 2010 tax year season. To date, Tax Center personnel have assisted clients in preparing over 950 federal and state tax returns, saved clients over \$145,000 in preparation fees, and helped clients secure over \$2 million in refunds. The IRS certified staff have dealt with a variety of complex tax issues such as rental property, depreciation, capital gains and losses, IRAs, and small business proceeds.

Until 15 June, the Tax Center will still be accepting walk-in clients as well as those who wish to make an appointment by calling 263-1040. After that, individuals who have IRS questions or issues, or who wish to have their taxes prepared, can call the Legal Assistance Office at 263-4698 for an appointment.

Protect Yourself From Identity Theft!

Identity theft is one of the fastest growing types of crimes, not just in the United States, but worldwide. Becoming a victim of identity theft can not only mean financial consequences in the form of credit problems and tax issues, but it could also lead to career problems through revoked security clearances or being ineligible for a promotion. Many of the precautions against identity theft online are the same or similar to protecting yourself and your computer from viruses or spyware, since some viruses or spyware are designed to collect credit card or other personal information.

The most important safeguard against identity theft is reviewing your credit report from all three credit-rating agencies; Equifax, Experian, and TransUnion, at least twice a year, if not more often. All of these reports can be found either on their respective websites or, more securely, by mail. Similarly, if you do notice any unauthorized charges or accounts, reporting and flagging them with the credit-rating agencies should be one of your first steps. Since identity theft is also a criminal matter, your nearest law enforcement agency should also be contacted.

Another important consideration is that identity theft is often committed close to home. This means that while you should always be wary of entering personal information online, particularly Social Security Numbers and financial information, identity thieves more often rely on financial or other documents thrown away or carelessly left in the open to commit their crime. Especially overseas, a small paper shredder is a good investment. Do not leave financial documents or monthly statements lying openly inside your car. Limit the information you include on personal checks. And above all, do not keep your Social Security card in your wallet.