

REPAIR ESTIMATES

1. **Estimate fees.** Repair firms may charge you for an estimate. If the estimate fee is not included in the total cost of repairs, or is not deductible when the work is accomplished, then you may claim the fee as a separate line item on your claim.

2. **When is an estimate necessary?** (1) Generally, for all damaged furniture including upholstered items. (2) Anytime you claim internal damage to an electrical, electronic, or mechanical item. An exception might be made if there is significant external damage to this kind of item and it is small enough to bring to the claims office for inspection or it is observed at your home during a claims inspection. (3) When there are questions as to whether the item is damaged beyond repair. (4) Anytime the claims examiner needs an estimate to properly assess the value, nature and extent of damage, or cause of damage.

3. **What needs to be on the estimate?** The estimate should be detailed as to the type of damage being claimed and its location on the item. It should cover only the new damage which is listed on the DD Form 1840/1840R. Guidance for specific items is:

- Upholstered furniture. The estimate should list separate costs for material, labor, tax, and pick up and delivery charges.

- Items made of wood or wood products. The estimate should describe the damaged areas and the repairs necessary to restore the item to its premove condition.

- **Electronic items.** *When there is possible internal damage to these types of items, you must submit a repair estimate sufficiently detailed to show the claims office that the item was damaged in shipment.* The sensitive electronic components in these items can fail for many different reasons including age, normal wear and tear, handling and use by the owner before and after shipment, temperature and climate fluctuations before and after shipment, and deterioration or poor quality of circuit boards and other parts. Since there are other possible causes, the mere fact that an electronic item worked before a move and did not work afterwards is often not sufficient to establish that it was damaged in shipment. Ordinarily, we need at least an opinion from a qualified repair person stating that the damage was caused by shipment, and specifying how and why.

- To assist you with obtaining a useful repair estimate for electrical and electronic items, the claims office has a form which shows the repair firm what information the claims office needs. Please get a copy of the form and have the repair firm use it.