



TORII LEGAL ASSISTANCE

OFFICE OF THE STAFF JUDGE ADVOCATE



CONSIDER GETTING FULL COVERAGE ON YOUR VEHICLE

By: Rudy Wartella

Why should I consider getting full coverage on my automobile or motorcycle?

There are many reasons to have full coverage on your automobile or motorcycle, but one that many of you may have not considered is coverage for typhoon damage. Overseas, if you are a Soldier or a CONUS hire, and you receive typhoon damage to your vehicle, you may be able to file a claim against the U.S. Government if the damage occurred at your authorized or assigned quarters. Normally, the maximum you can be compensated for typhoon damage is \$3,000.00. We have seen quite a few typhoon claims where the victim has not been fully compensated because the claimed amount was for more than \$3,000.00 and the victim did not have full insurance coverage.

Does Full Coverage cover everything?

This is a common question. First ask your insurance agent, and then actually read your insurance policy. Of course insurance policies are not always written in plain English, so if you need help understanding your policy, your legal assistance office can help you.

Is Your Vehicle Insurance Current?

Has your vehicle insurance expired? On Okinawa, it is extremely important to have current automobile insurance. United States Forces Japan and US Army Japan requires that we carry an additional amount of personal injury and property damage liability insurance (PDI), and Japanese Compulsory Insurance (JCI) is required on all personal vehicles, **but do you know when each policy expires?**

Expired insurance is like having no insurance – you are not financially covered. Also, you face suspension of your driver's license, fine, possible UCMJ or administrative action, and of course are responsible for any loss that would normally have been covered by insurance. Some insurance companies on Okinawa do not send notice to drivers to remind them of expiring JCI, PDI, or inspection requirements. If your insurance company does, you are fortunate; but do not rely on those postcard reminders from your insurance company as they do not always make it to your mailbox.

Army rules on suspension of driver's licenses are different from the Air Force and Marine Corps rules. Paragraph 2-1c4 of USARJ Supplement 1 to AR 190-5 states: "Failure to maintain this required insurance will result in the suspension of driving privileges for a period of 1 year."

This rule applies to both Soldiers and dependants. Army Soldiers and their dependants have had their licenses suspended for having expired insurance. In most cases, the Soldiers or dependants did not realize that their insurance was expired until after they were involved in an accident or their insurance information was checked by an installation gate guard. Those who were involved in accidents often had to pay thousands of dollars out of their own pockets to compensate for the damage they caused. Additionally, vehicles that are not properly insured can be denied compensation under the Army Claims regulation if the vehicle is damaged by theft, vandalism, or natural disasters, such as typhoons and floods. Please take this time to look at your insurance policies to see if yours is expired.