


*Air Force Services Center*

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## AF NAF Property and Liability Program

AFSVA/SVXHB

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## Overview

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- Purpose
- NAF Property Insurance Program
- Aero Club Aircraft and Liability Insurance Program
- Liability Insurance (Personnel/Customer Complaints)
- Reference

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## Purpose

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Provide cost-effective insurance coverage and provide financial reimbursement to Force Support Squadrons (FSS) and Air Force Services Nonappropriated Fund Instrumentality (NAFI) in case there is theft, damage, or destruction to property

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## Governing Directives

- AFMAN 34-208, Nonappropriated Fund Property and Liability Program, describes coverage, administration, and process for filing claims for property damage, general liability, and Aero Club aircraft hull and liability
- AFI 34-202, Procedures for Protecting Nonappropriated Funds Assets, explains the controlling process and outlines procedures for the control, protection, and loss prevention of cash and other NAF assets

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## NAF Property and Insurance Program

- Assets/Property:
  - Cash
  - Inventory (resale/in-transit/fixed assets in-transit)
  - Depreciable NAF Assets (hardware, furniture, fixtures, equipment, etc.)
  - Leased Equipment
- Coverage:
  - Criminal acts such as robbery, burglary, theft, vandalism, and employee dishonest acts
  - Damage to NAF Property

*Exclusions are listed at Attachment 2 and caused by passage of time, administrative/operational reasons, other, and natural disasters*

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## NAF Property and Insurance Program (con't)

- Filing Loss
  - Resource Manager (RM) files claim in SAIS w/in 30 days of loss
  - Submit supporting documentation (proof of loss) w/in 90 calendar days from date loss filed
    - via myPers SVXHB – Assets and Liabilities
    - Notice of Potential Liability Memorandum
    - Two estimates if loss/damage over \$1K
    - Statements (Member/Mgr/Flight Chief/SFS)
    - Pictures
    - Inquiry/Investigation (Installation CC appoints Investigation Officer for losses over \$2,5K)
    - General Ledger Asset/Property List

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### NAF Property and Insurance Program (con't)

- Filing Loss (con't)
  - Minimum \$500 deductible
  - Depreciable property claims are paid at the lower of Net Book Value (NBV) or repair cost
  - Coverage limits for furniture, fixtures, equipment limited to \$1M
  - Monies/Securities \$100K for any one loss
- Requesting Advance Payment
  - Catastrophic Events
  - FSS Commander submits request
  - Provide reasonable evidence of loss
  - AFIF may pay up to 60-70% of estimate

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### Aero Hull Insurance Program

- Covers Air Force NAF owned Aircraft
  - Club owned (Group I)
  - Government loaned (Group II)
  - Leased (Group III)
  - Activity insures based on declared value
- Filing Loss/Damage/Incident RM files claim in SAIS
- Submit supporting documentation (proof of loss) w/in 90 calendar days from date loss filed
  - via myPers SVXHB – Assets and Liabilities
  - Tail number, date and time of incident
  - Minimum two estimates
  - Statements (Member/Mgr/Flight Chief/SFS)

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### Aero Hull Insurance Program (con't)

- Pictures
  - Inquiry/Investigation
- FSS Commander/Director/Deputy signs loss exceeding \$25K
- Minimum 5% deductible per repair
- No deductible when total loss

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## Liability Insurance

- Settlement claims against:
  - NAFI
  - NAFI employees
  - Aero Club Contract Flight Instructor
  - Participants or Customers
  - Authorized users of NAF equipment/property
  - Personnel Claims
  - Customer Complaints
- Exclusions:
  - Contractor
  - Employment relationship
  - Actions/Inactions of APF Employees

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## Liability Insurance con't

- Reporting
  - FSS Commander/Director/Deputy signs memo notification for incidents expected to exceed \$1K
  - Liability Claims must be filed with the servicing Staff Judge Advocate (SJA) office
  - NAFI pays approved personnel claims of less than \$500
  - AFIF reimburses NAFI for portion of customer complaints paid over \$1K
- Supporting Documentation
  - Conduct inquiry/investigation
  - Obtain statements/pictures

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## References

- AFMAN 34-208, *Nonappropriated Fund Property and Liability Program*
- AFI 34-202, *Procedures for Protecting Nonappropriated Funds Assets*
- AFI 51-306, *Administrative Claims for and Against the Air Force*
- AFSVC Nonappropriated Fund Property and Liability Program Claims Processing Roles & Responsibilities, Property Insurance Claims Checklist

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**QUESTIONS?**

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