

## POV / POV TRAFFIC ACCIDENTS

PMO should issue both parties an "EXCHANGE OF INFORMATION SHEET" at the scene of the accident. This is an important document and helps your insurance company find the other party.

Traffic accidents in your private owned vehicle (POV) with a Local National or other SOFA member should be handled by your insurance company exclusively. A valid Property Damage Insurance policy (PDI) covers the counterparty's property damage. Your JCI should cover any medical cost. If a Local National collided with your vehicle and does not have insurance, report to your insurance company and provide all information on the Local National.

Contact your insurance company immediately when you have a traffic accident. MCIPACO 5560.1 states that a SOFA Member must report an accident to their insurance company within 72 hours if they are physically able to do so. This does not mean you are at fault, it means that you are reporting that an incident occurred and your involvement.

When a government vehicle is at fault in a traffic accident the SOFA member will file a claim in our office under the Military Claims Act. When a government vehicle is at fault in a traffic accident with a Local National the claim is filed by the Local National at Okinawa Defense Bureau. All GOV drivers of accidents should immediately report the incidents to their MTCs and PMO.

### RENTAL CAR GUIDANCE:

In Japan, most of dealers have available free loaner cars and most of the garages have loaner cars with inexpensive fees.

Fees will be awarded for the repair period stated by the garages, not by the claimant

1. If a claimant has another available POV, please use it.
2. If there are any available substitute transportation services (ex. train, bus), please use it.
3. If a garage has a loaner car, please use it.

4. If 1 thru 3 are not available, use a rental car with suitable period and suitable vehicle grade.

If further assistance is needed contact the claims office: Camp Foster, Bldg. 437 1<sup>st</sup> Floor, DSN 645-7460.