



**NONAPPROPRIATED FUND PROPERTY AND  
CASUALTY CLAIMS ADMINISTRATION**

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This manual implements AFI 34-208, *Property and Casualty Program*. It provides guidance to Services' commanders or directors, deputies, and flight chiefs on filing insurance claims for the asset, aero club hull, and liability programs. This manual is also a user's guide for program administration, with recommended formats for filing claims and information about special situations that may be encountered in administering each program.

**Section A—Asset Insurance Program**

**1. Purpose.** This section provides Services (SV) commanders, deputies, and Resource Management Flight Chiefs (RMFC) with the information they need to:

- Understand the purpose of the asset insurance program.
- File an asset insurance claim.
- Get the proper insurance settlement.
- Pay the correct premiums.
- Address special situations such as advance payment for a natural disaster or special asset insurance.

**2. Assets Covered.**

- Cash.
- Resale inventory.
- Depreciable assets with a current book value recorded in General Ledger Account Code (GLAC) 181, *Fixed Assets-Furniture and Equipment (NAF)*, or personal property in GLAC 185, *Construction-in-Progress*. Refer to AFI 34-209, *Nonappropriated Fund Financial Management and Accounting*, for further information.
- An asset where nonappropriated funds (NAF) are responsible for care and custody of a loaned asset on consignment or lease and is required by contract to replace lost or damaged assets. Such assets include copiers on loan, leased vehicles, and similar assets on short-term loan or lease.

### **3. Filing an Asset Insurance Claim.**

3.1. The RMFC, through the supporting NAF Accounting Office (AO), files an asset insurance claim.

3.2. Asset claims result from damage to or loss of an asset from:

- Acts of crime such as robbery, burglary, theft, and vandalism.
- Accidents.
- Natural disasters such as windstorm, hail, tornado, and hurricane, or lightning.
- Dishonest acts of employees.

3.3. The flight chief must perform the following steps once aware of an asset loss:

- Notify the SV commander or director.
- Notify the RMFC.
- Identify damaged goods and separate from nondamaged goods as much as possible.
- Move items to a safe location.
- Secure the area and notify civil and military authorities as necessary.

3.3.1. The activity manager:

- Notifies police or other civil authorities.
- Identifies witnesses that may have been involved or have information about the loss.
- Gathers information about the date, time, place, and circumstance of the loss.

3.3.2. The RMFC:

- Estimates the value of the loss using all available information.
- Prepares the notice of loss.
- Forwards the notice of loss to the Headquarters Air Force Services Agency Casualty and Unemployment Branch (HQ AFSVA/SVXBC), 10100 Reunion Place, Suite 502, San Antonio TX 78216-4138.
- Sends information copy of notice of loss to the Major Air Command (MAJCOM) Resource Management Division.

### **4. Filing the Notice of Loss.**

4.1. The notice of loss provides advance notice to HQ AFSVA/SVXBC that a loss occurred and requests proof of loss check list from HQ AFSVA/SVXBC.

4.2. Notice of loss may be a memo, message, or fax (DSN 487-7043 or (210) 652-7043).

4.3. The RMFC may estimate a loss using:

- Cash - Calculation of cash missing from cash register based on sales receipts with starting and ending balances.
- NAF Property - Current depreciable asset values from the NAF property records.
- Resale Inventory - A physical inventory and value, using latest invoices or last month's inventory list.

4.4. The RMFC sends the Notice of Loss as soon as possible after the loss occurs, but not later than 30 calendar days following the loss. If the RMFC estimates the loss to be over \$10,000, it must be reported to HQ AFSVA/SVXBC by fax or message within 24 hours.

## **5. HQ AFSVA/SVXBC Responsibilities.**

5.1. Upon receiving the Notice of Loss, HQ AFSVA/SVXBC:

- Establishes an asset insurance claim file by assigning a claim number.
- Sends Proof of Loss check list to the RMFC.

5.2. The RMFC files the proof of loss with check list provided by HQ AFSVA/SVXBC. The proof of loss includes:

- Claim number assigned by HQ AFSVA/SVXBC.
- Description of the type of loss, and the date loss occurred.
- NAF property list as of the loss date (if applicable).
- Repair or replacement estimates.
- Corrective actions taken or planned by management.
- Statement as to whether the RMFC expects restitution, and from whom.
- Statement as to whether or not any bodily injury occurred.
- Investigations and inquiries conducted in accordance with AFI 34-202, *Protecting Nonappropriated Fund Assets*.
- Commander's or director's or custodian's final action on report of investigation.

5.3. Investigations and Inquiries. Investigations and inquiries often take many weeks to complete. The NAF AO should send as much of the proof of loss information available as soon as possible to HQ AFSVA/SVXBC.

5.3.1. The RMFC should continue with the required investigation or inquiry in accordance with AFI 34-202.

5.3.2. A complete investigation or inquiry is not required before an asset claim can be paid.

5.3.3. The RMFC sends the investigation or inquiry to HQ AFSVA/SVXBC when it is completed.

5.4. When the loss is \$25,000 or less, the RMFC may sign the proof of loss letter to HQ AFSVA/SVXBC.

5.4.1. When the loss exceeds \$25,000, the SV commander, director, or deputy must sign the letter.

5.5. If information required by the proof of loss check list (such as the report of investigation or estimated replacement costs) cannot be determined in time to meet the 60-day suspense, the RMFC must request an extension from HQ AFSVA/SVXBC.

## **6. How Assets Are Valued for Insurance Purposes.**

6.1. Before submitting the proof of loss for a fixed asset, the NAF AO reviews the property list to assure the asset is part of the subsidiary for GLAC 181 or GLAC 185. HQ AFSVA/SVXBC uses the

most current NAF property listing to determine acquisition cost and book value for GLAC 181 assets. Since GLAC 185 assets are not recorded on the NAF property list until construction is completed and total final cost is determined or beneficial occupancy begins, the value of covered personal property for insurance purposes is the original acquisition cost of the asset.

#### 6.2. Resale inventory covered by this program:

6.2.1. When the loss includes resale inventory, the RMFC obtains a list of damaged or destroyed items, and their cost. Cost may be supported by recent copies of actual quarterly (or monthly) costed and extended physical inventory or by recent invoices.

- HQ AFSVA/SVXBC will review the resale inventory documentation and pay the original cost of destroyed or missing inventory.
- The RMFC notes any loss reduction from sale of damaged merchandise in the package sent to HQ AFSVA/SVXBC and sends this with the proof of loss.

#### 6.3. Loss of Cash:

6.3.1. Cash is covered at its value. Copies of applicable cashier's reports and supporting documentation (register tapes, sales tickets, cash collection sheets, deposit receipt, etc.), and worksheets showing how the loss is calculated are required submissions. HQ AFSVA/SVXBC will review the documents submitted and make restitution less any recovery received through pecuniary assessments.

6.3.2. The RMFC advises HQ AFSVA/SVXBC of any recovery of missing funds after receiving payment from the Air Force Insurance Fund (AFIF); the recovered amount will be withdrawn from the base's Cash Management Investment Program (CMIP) account.

### 7. Total Versus Partial Loss.

7.1. When an asset is destroyed and the RMFC expects to replace the asset, the RMFC provides HQ AFSVA/SVXBC with two replacement estimates.

7.1.1. When totally destroyed assets are not going to be replaced with new assets, insurance will be based on the current book value of the asset at the time of loss.

7.2. When the asset is a partial loss, with damage more than \$500 and less than \$1,000, and it will be repaired, the RMFC submits at least one repair estimate to HQ AFSVA/SVXBC.

7.3. When the asset is a partial loss, with damage \$1,000 or more, the RMFC submits at least two repair estimates to HQ AFSVA/SVXBC.

7.4. The RMFC uses catalogues (government, nongovernment, retail etc.), retail stores and similar sources to get estimated replacement values of like kind and quality, and qualified repair facilities to get repair estimates.

**8. Salvage Value to Reduce the Cost of the Loss.** The RMFC should make all efforts to reduce the total amount of the asset loss by the sale of totally destroyed assets. The NAF AO will provide to HQ AFSVA/SVXBC, information on proceeds resulting from the sale of damaged assets so that the amount can be deducted from the insurance settlement.

**9. Limits of Coverage.** The limits of coverage in the asset program are described in AFI 34-208. Assets recorded in GLAC 183, *Fixed Assets-APF Title*, and GLAC 186, *Facilities and Improvements-NAF*, are not covered by this program. When such appropriated fund (APF) assets are damaged or destroyed repair or replacement must be processed through APF channels or through the construction program.

## **10. Calculating an Asset Insurance Settlement.**

10.1. To determine the insurance payment on an asset that is totally destroyed, the NAF AO calculates it using the following formula:

- Divide the current net book value on the property list by the original purchase cost to get the book value percentage.
- Multiply the result by the lowest replacement estimate.
- Subtract any salvage value.

10.2. As an example, assume an asset purchased for \$1,000 has a current value of \$800, that the replacement cost is \$1,200, with no salvage value. HQ AFSVA/SVXBC will calculate the loss to be: \$800 divided by \$1000 = .80; .80 x \$1,200 = \$960. The insurance payment is \$960.

**11. Minimum Claim Payable.** This program pays 100 percent of the value of an asset loss when it is \$500 or more. When the loss is less than \$500, no insurance is paid.

**12. Insurance Premiums.** SV funds and other NAFIs covered by the NAF asset program are automatically billed through the CMIP by HQ AFSVA Directorate of Financial Management and Comptroller, Financial Programs Division (SVFF) each quarter based on the net book value of their assets.

**13. Self-Insured Program.** HQ AFSVA/SVXBC assures premiums collected from NAFIs cover all paid claims and expenses. Claims are paid from the AFIF and all covered NAFIs pay the same premium. The AFSVA commander (AFSVA/CC) adjusts premiums periodically based on the history of paid claims and expenses to maintain program solvency. Direct any questions regarding quarterly premiums to HQ AFSVA/SVFF.

## **14. Request for Advance Payment After Natural Disaster.**

14.1. After a natural disaster, the base may need immediate funds for replacement of assets. The RMFC may fax or write to HQ AFSVA/SVXBC to request advance payment.

14.2. To get an advance payment, the RMFC provides reasonable evidence of a disaster loss, and a request for advance payment, to include:

- A description of the occurrence leading to the loss.
- A list of NAF-owned property in GLACs 181 and 185 which have been destroyed with an estimate of their value or repair cost. (Refer to AFI 34-209 for a description of assets qualified to be recorded in GLACs 181 and 185).
- A list that shows the destruction of resale inventory, supported by the physical inventory sheet (with prices) and/or most recent invoices.
- For loss of physical cash, reasonable evidence of the amount of loss.

14.3. When HQ AFSVA/SVXBC gets a request for advance payment and reasonable evidence of the loss, the AFIF will make an advance payment and deduct it from the final settlement.

**15. Purchase of Commercial Insurance.** RMFCs may not purchase commercial insurance without prior approval from HQ AFSVA/SVXBC. If the RMFC has a need for commercial insurance coverage, such as for assets which exceed the one million dollar coverage limit, the RMFC may request HQ AFSVA/SVXBC to review the need for special risk insurance. To make the request, the RMFC sends a letter to HQ AFSVA/SVXBC through MAJCOM/SVX with the reasons special risk insurance is needed.

**16. Exclusions.** Refer to AFI 34-208 for items excluded.

**17. Additional Information.** The RMFC should direct any questions about insurance settlements to HQ AFSVA/SVXBC.

**18. Contingency Actions.** The squadron commander or director or designee will call HQ AFSVA/SVXBC within 24 hours after any natural disaster to report the loss. If a national emergency or armed conflict of war is declared by a proper authority, AFSVA/CC will provide instructions to squadron commanders or directors for filing insurance claims.

### ***Section B—Aero Club Aircraft Hull Insurance Program***

**19. Purpose.** This section provides SV commanders or directors, deputies, and RMFCs with the information they need to operate the Aero Club Hull Insurance Program including:

- How to insure aircraft in the program.
- How to file a hull insurance claim.
- How insurance premiums are paid.
- Special situations.

### **20. Insured Aircraft Hulls.**

20.1. All club-owned aircraft are insured in this program by reporting them on the AF Form 270, **Status of Aero Club Aircraft and Operations**. See AFMAN 34-132, *Aero Club Operations*, for RCS: HAF SV(Q) 9495, Aero Club Operations, reporting requirements.

20.2. Exclusively leased aircraft used by a club may also be insured through this program. HQ AFSVA/SVXBC must approve insurance on a leased aircraft before the plane can be flown. To obtain approval of insurance for leased aircraft, provide HQ AFSVA/SVXBC with a copy of any lease where the intent is to provide hull coverage under the Air Force program. The lease must say it will not be effective until approved by a representative of HQ AFSVA.

- HQ AFSVA/SVXBC will provide written approval via fax or message.

20.3. A lessor may purchase his or her own hull insurance. However, the aircraft may not be flown until proof of insurance is provided by the lessor to HQ AFSVA/SVXBC.

20.4. If an airplane is received by the aero club at little or no cost, such as government loaned, it will only be insured for the value of it's NAF paid capital improvements.

20.4.1. Examples of capital improvements that are covered are:

- Communications equipment.
- Engine additions or enhancements.
- Advanced or newly modernized equipment purchased and installed at the expense of the Aero Club.
- Major refurbishment to include painting, structural alterations, etc.
- Other equipment installed after the aircraft was received.

## **21. Reporting Aircraft for Insurance.**

21.1. The Membership Support Flight Chief and the aero club manager provide an accurate inventory of aircraft on the quarterly AF Form 270.

21.2. When the aero club acquires an aircraft, it can be flown when the aero club takes ownership. The aero club manager and the membership support flight chief through the RMFC will report the addition of the new plane to HQ AFSVA Directorate of Programs Recreation and Business Branch (SVPAR) immediately and include it on the next AF Form 270.

## **22. Reporting Hull Claims.**

22.1. When an accident or incident occurs, the aero club manager notifies HQ AFSVA/SVPAR according to AFMAN 34-132, attachment 4. HQ AFSVA notifies the insurance carrier.

22.2. The base safety office sends an Address Indicator Group (AIG) 9405 message, as required by AFI 34-117, *Air Force Aero Club Program*, as soon as possible after initial notice is provided to HQ AFSVA/SVPAR. The RMFC provides a copy of the message to the membership support flight chief.

22.3. The insurance company settles the claim.

22.4. A \$250 deductible is applied to claim settlement.

## **23. Insurance Payment Examples.**

23.1. If an aircraft, with a declared value of \$20,000, is totally destroyed, the settlement is \$20,000; no deductible is applied to a total loss.

23.2. If a propeller valued at \$1,000 is destroyed, the settlement will be \$750 (\$1,000 minus \$250 = \$750).

23.3. If an airplane with a declared value of \$20,000 and sustains \$5,000 in hull damage, the repair cost less \$250 will be paid, or \$4,750.

23.4. The maximum deductible for any occurrence is \$1,000.

**24. Insurance Premiums.** HQ AFSVA/SVXBC administers the Aero Club Aircraft Insurance Program.

The aero club manager files the AF Form 270 in accordance with AFMAN 34-132 within 15 calendar days following the end of each quarter. HQ AFSVA/SVFF will calculate the appropriate insurance premium on a per-seat basis.

24.1. Aero club managers have the option of adding or removing seats for a minimum of 90 days. Managers must notify HQ AFSVA/SVPAR in writing prior to the start and termination of the seat adjustment period.

24.2. Aero club managers have the option of laying up aircraft for a minimum period of 90 days. Managers must notify HQ AFSVA/SVPAR in writing prior to the start and termination of the lay-up period. Rate will be 50 percent of the combined hull and liability for that period; only hull coverage will continue in force.

## **25. Aero Club Aircraft Hull Insurance Program Questions.**

25.1. The RMFC or aero club manager directs questions about the aero club hull insurance program to HQ AFSVA/SVXBC.

25.2. The RMFC or aero club manager directs questions about aero club premiums to HQ AFSVA/SVFF.

25.3. AFSVA/CC adjusts the premium rate periodically to maintain program solvency.

## ***Section C—The Liability and Personnel Claims Insurance Program***

**26. Purpose.** This section provides SV commanders or directors, deputies, and flight chiefs the information they need to know about how liability claims occur and how they are settled.

**27. NAF Liability Claims.** NAF Liability claims are claims made by persons or organizations against NAF activities. These type claims arise from actions or inactions of NAF SV personnel which cause bodily injury or property damage to another (third) party. When the SV commander or director, deputy, or RMFC become aware of such a claim, several actions are taken:

- Estimate the value of loss to property, if possible.
- Determine if anyone is seriously injured.
- Determine if the claim can be settled as a customer complaint.
- If it cannot be settled as a customer complaint, direct the claimant to the local Staff Judge Advocate (SJA) claims office.

**28. Reporting a Potential Liability.** If an incident results in a possibility of a loss estimated to be over \$1,000, report it to HQ AFSVA/SVXBC within 5 work days. See AFI 34-208 for details on submitting the RCS:HAF SV(AR) 9463, *Potential NAF Liability Report*.

28.1. Report a potential liability to HQ AFSVA/SVXBC using the format at **Attachment 3**.

28.2. HQ AFSVA/SVXBC will not assign a claim number but will review the claim and advise others in HQ AFSVA.

## **29. SJA Responsibilities.**

29.1. If a claim is filed, the SJA reviews and denies or settles the claim.

29.2. If the SJA approves a payment and decides the NAFI is liable, the approved claim is sent to HQ AFSVA/SVXBC for payment.

**30. HQ AFSVA/SVXBC Responsibilities.** When HQ AFSVA/SVXBC receives a settled claim from the servicing SJA, they will review it for accuracy. The responsibility of HQ AFSVA/SVXBC is to:

- Review facts of the claim.
- Review legal and procedural issues.
- Pay the claim, send for further review to the HQ AFSVA Office of Legal Counsel, or return for local payment of amounts less than \$1,000 if it is a customer complaint.

**31. Personnel Claims.** Personnel claims result from a NAFI employee who experiences loss or damage to his or her personal property while working in the scope of employment.

31.1. The RMFC reviews personnel claims and pays them when they are \$500 or less without reimbursement from the insurance fund.

31.2. The RMFC submits personnel claims over \$500 to the SJA for adjudication, and SJA sends it to HQ AFSVA/SVXBC if payment is approved. HQ AFSVA/SVXBC will reimburse amounts over \$500.00. Examples of personnel claims are:

- Clothing damaged at work.
- Loss of personal equipment at work (when that equipment was requested by a supervisor or other authority).
- Other personal property damaged at work.

**32. Customer Complaints.** Activity managers settle customer complaints. Settlements can be in the form of cash, replacement, or service.

32.1. Customer complaints are damage to or loss of personal property resulting from service activities. Examples are:

- Customer's vehicle is damaged by faulty equipment at an SV car wash.
- Damage occurred to a customer's vehicle while stored in an SV storage area.
- A customer's vehicle is damaged by an on duty SV employee while being worked on in an SV Auto Hobby Shop.
- A coat is stolen from an SV club when it is properly checked into the coat room.

32.2. Not every loss by every person is meant to be paid as a customer complaint. A customer complaint is payable only when personal property of a customer is lost or damaged by a NAF SV employee or agent or while it is in the care or custody of an SV Activity. Defective NAF property that results in damage or loss to a customer's property can also give rise to a payable customer complaint.

32.3. Customer complaints do not involve bodily injury. Every bodily injury claim must be adjudicated as a formal claim by the SJA.

32.4. Reimbursement of customer complaints:

32.4.1. The RMFC may authorize the NAF AO to pay the customer directly, with or without SJA involvement. The servicing SJA, MAJCOM, or HQ AFSVA/SVXBC can always be consulted prior to paying any customer complaint. If the manager cannot resolve the claim to the satisfaction of the customer, that person may file a claim with the SJA. If the RMFC desires, any customer

complaint may be sent to the SJA for review and all for more than \$1,000 must be sent for SJA review.

32.4.2. The base pays up to and including \$1,000 on any customer complaint. If the customer complaint payment exceeds \$1,000, the RMFC instructs the NAF AO to send the claim to HQ AFSVA/SVXBC for reimbursement. If a claim is sent to HQ AFSVA that should have been paid locally as a customer complaint, HQ AFSVA/SVXBC may return the claim to the base for payment.

**33. Insurance Premiums Support the Liability Program.** Bases pay premiums to the Air Force Insurance Fund to support the liability program. Premiums are based on revenue and will be charged each quarter to cover claims and expenses of this program. AFSVA/CC adjusts the premium rate periodically to maintain program solvency.

PATRICK O. ADAMS, Brig General, USAF  
Director of Services

## Attachment 1

### GLOSSARY OF REFERENCES, ABBREVIATIONS, AND ACRONYMS

#### *References*

AFI 34-117, *Air Force Aero Club Program*

AFI 34-202, *Protecting Nonappropriated Fund Assets*

AFI 34-208, *Property and Casualty Program*

AFI 34-209, *Nonappropriated Fund Financial Management and Accounting*

AFMAN 34-132, *Aero Club Operations*

#### *Abbreviations and Acronyms*

**AFI**—Air Force Instruction

**AFIF**—Air Force Insurance Fund

**AFMAN**—Air Force Manual

**AIG**—Address Indicator Group

**AO**—Accounting Office

**APF**—Appropriated Fund

**CC**—Commander, Air Force Services Agency

**CMIP**—Cash Management Investment Program

**HQ AFSVA**—Headquarters Air Force Services Agency

**GLAC**—General Ledger Account Code

**MAJCOM**—Major Command

**NAF**—Nonappropriated Fund

**RMFC**—Resource Management Flight Chief

**SJA**—Staff Judge Advocate

**SV**—Services

**SVFF**—Directorate of Financial Management and Comptroller Financial Programs Division

**SVPAR**—Directorate of Programs Recreation and Business Branch

**SVXBC**—Directorate of Force Management and Personnel Casualty and Unemployment Branch

## Attachment 2

### FILING THE NOTICE OF LOSS FOR AN ASSET CLAIM

File the notice of loss using the following format:

MEMORANDUM FOR HQ AFSVA/SVXBC

FROM: Base

Address

City, State, and Zip Code

SUBJECT: Notice of Loss - ACTION MEMORANDUM

1. In accordance with AFI 34-208 and AFMAN 34-213 the following information is provided as a notice of an asset loss:

- Base and MAJCOM.
- NAFI name and activity (such as youth center, bowling center, marina, officers' club, consolidated club, etc.)
- Name and phone number of a contact person.
- The estimated time, date, and place of loss (such as 1800 on 24 Oct 95).
- Brief description of the loss (how it happened and what was damaged or lost).
- Estimate of loss.
- Action taken.

2. Request proof of loss check list be forwarded and a claim number assigned.

(S) Resource Management Flight Chief

### **Attachment 3**

## **REPORTING A POTENTIAL LIABILITY CLAIM**

The activity manager uses the following format to report a potential liability to HQ AFSVA/SVXBC with a copy to the MAJCOM:

MEMORANDUM FOR HQ AFSVA/SVXBC

FROM: Base

Address

City, State, and Zip Code

SUBJECT: Notice of Potential Liability (RCS: HAF-SVF(AR)9463) - INFORMATION MEMORANDUM

1. In accordance with AFI 34-208 and AFMAN 34-213 this is to notify you of a potential liability in excess of \$1000.

- Base and MAJCOM.
- NAFI name and activity (such as youth center, bowling center, marina, Officers' Club, Consolidated Club, etc.)
- Name and phone number of a contact person.
- The estimated time, date, and place of loss (such as 1800 on 24 Oct 95).
- Brief description of the loss (how it happened and what was damaged or lost).
- Estimate of loss.
- Action taken.

2. We have notified the following parties; Installation or Support Group Commander, SJA, Civil Authorities, etc.

(S) Resource Management Flight Chief

**Attachment 4**

**READY REFERENCE FOR ASSET, AERO HULL AND LIABILITY PROGRAMS**

READY REFERENCE ASSET, AERO HULL AND LIABILITY PROGRAMS			
	Asset	Aero Hull	Liability
Program	NAF Assets	airplane hulls	third party property damage/bodily injury
Type	self-insured	commercial insurance	self and commercial insurance
When loss may be a claim	if loss over \$500 minimum claim	if loss over \$250 deductible	third party files
Where to file	HQ AFSVA/SVXBC	1. call HQ AFSVA/SVPAR 2. fax notice to HQ AFSVA/SVPAR	base SJA
Who files	RMFC	RMFC or acro club mgr	third party claimant
When to file	30 days (24 hours if loss over \$10,000)	immediately	third party has up to two years to file
Customer Complaints	N/A	N/A	may be paid by the RMFC without SJA review if not more than \$1,000