



THE BAUMHOLDER BUGLE



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THIRD-PARTY PRIVATE LIABILITY INSURANCE

In Germany, insurance isn't just a good thing to have !!!

Here is something you need to know about third party liability insurance.

The most important and yet the least expensive insurance coverage you might want to have in Germany is third-party private liability insurance (Haftpflichtversicherung). It will provide coverage to you or to any insured member of your family in the event that you commit an act for which a German court would consider you ordinarily negligent. Under German Law, there is no ceiling on the level of damages an individual could have awarded against them for an act they committed, even one committed innocently but carelessly, or for the wrongdoing of their dog or horse. Ordinary negligence could be a simple matter of damaging someone else's property, for instance knocking over a vase while visiting a friend or in a shop, or causing an accident as a pedestrian by not crossing at the zebra crossing, causing bodily injury while skiing or

engaging in other sports activities. Please note that dogs and horses must be insured separately and are not included in a single or family German policy. This essential insurance is intended to give you more than just peace of mind and is strongly recommended i.e. when you are renting a house or apartment on the German economy. Any damage claims can be painful and a high level of coverage, (suggested is min. 3 million Euros for a family, less for animals) costs relatively little. Saving by taking out a cheap policy with limited coverage is saving on the wrong end. Third-party private liability insurance will not provide coverage for anyone driving a car, piloting an airplane, or sailing a

boat; no coverage is provided for hunting. All of these require separate insurance policies.

You should be aware that German third-party private liability insurance with either a three or five year term cannot be cancelled before the term is up. An insurance agent selling these term contracts will receive a higher commission for locking a client into a multi-year product.

Good advice is to buy only annually renewable policies; there is absolutely no reason to take out a policy which leaves you unable to switch at a renewal date if a more attractive or a better quality insurance cover becomes available.



FILING CLAIMS AND DP3 CLAIMS ONLINE

On 1 October 2009, the Personnel Claims Army Information Management System (PCLAIMS) was fielded. It can be accessed from the Judge Advocate General's Corps internet site at www.jagcnet.army.mil. The US Army Claims Service link needs to be clicked and then the PCLAIMS link. The PCLAIMS link will describe the rules for filing personnel claims only and allow filling out required forms. An Army Knowledge Online (AKO) account is needed to use PCLAIMS. Notice Procedure For DP3 shipments. Any notice of lost and/or damaged items resulting from DP3 shipments must be given directly to the Transportation Service Provider (TSP) via internet, email, fax or mail within 75 calendar days from the date of delivery. For assistance with the

notification, contact the claims office. Claims for these shipments can be filed directly with the TSP within 9 months of delivery or with the Government within 2 years of delivery. The Statute of Limitations for filing claims under AR 27 -20 is (2) years from the date of the incident. Don't have Internet access? The DPS Interactive Voice Response (IVR) system will provide you with access to your shipment information 18006057177 or 18003262137 For Personal Property entitlements or functional questions, contact a Transportation Office 1. Go to the www.move.mil/ website 2. Select DOD Customer 3. Select the link to register under

Accessing DPS For technical DPS systems issues contact the DPS HELP DESK Toll Free: (800) 462-2176 Commercial: (618) 220-SDDC (7332) DSN: 770-7332



IMPORTANT TELEPHONE NUMBERS:

- Legal Assistance
485-6505
Claims Office
485-6507
International Affairs
485-6286
Trial Defense Service
485-6483
Administrative Affairs
485-6311

WE'RE ON THE WEB!

WWW.BAUMHOLDER.ARMY.MIL/SITES/LOCAL/LEGAL2.ASP

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## GERMAN ECONOMY FACTS

**Business Hours** -- Most **banks** are open Monday to Friday 8:30am to 1pm and 2:30 to 4pm (Thurs to 5:30pm). Money exchanges at airports and border-crossing points are generally open daily from 6am to 10pm. Exchanges at border railroad stations are kept open for arrivals of all international trains. Most **businesses** are open Monday to Friday from 9am to 5pm and on Saturday from 9am to 1pm. Store hours can vary from town to town, but **shops** are generally open Monday to Friday 9 or 10am to 6 or 6:30pm (Thurs to 8:30pm). Saturday hours are generally from 9am to 1 or 2pm, except on the first Saturday of the month, when stores may remain open until 4pm.

**Drinking Laws** -- As in many European countries, drinking laws are flexible, enforced only if a problem develops. Officially, you must be 18 to consume any kind of alcoholic beverage. Bars and cafes rarely request proof of age. Drinking while driving, however, is treated as a very serious offense.

**Drug Laws** -- Penalties for illegal drug possession in Germany are severe. You could go to jail or be deported immediately.

**Drugstores** -- Pharmaceuticals are sold at an *Apotheke*. For cosmetics, go to a *Drogerie*. German pharmacies take turns staying open nights, on Sundays, and on holidays, and each *Apotheke* posts a list of those that are open off hours.

**Electricity** -- In most places, the electricity is 230 volts AC (50 cycles). You need a transformer and a plug that fits the German socket for your U.S. appliances. Many leading hotels will supply these

**Embassies & Consulates** -- The following embassies and consulates are in Berlin. The embassy of the **United States** is at Pariser Platz 2 (tel. **030/2385-174**; U-Bahn: Zoologischer Gar-

den), open Monday to Friday 8:30am to 3pm.

**Gasoline (Petrol)** -- Gasoline or petrol is widely available throughout Germany, and service stations appear frequently along the autobahns. The least expensive gasoline is at stations marked SB-TANKEN (self-service), but remember that gasoline is much more expensive than in the U.S. Of course, gasoline prices throughout the world, including Germany, are currently changing weekly.

**Holidays** -- Public holidays are January 1 (New Year's Day), Easter (Good Friday and Easter Monday), May 1 (Labor Day), Ascension Day (10 days before Pentecost/Whitsunday, the seventh Sun after Easter), Whitmonday (day after Pentecost/Whitsunday), October 3 (Day of German Unity), November 17 (Day of Prayer and Repentance), and December 25 and 26 (Christmas).

In addition, the following holidays are observed in some German states: January 6 (Epiphany), Corpus Christi (10 days after Pentecost), August 15 (Assumption), and November 1 (All Saints' Day).

**Language** -- German, of course, is the official language, but English is widely understood. Germans start learning English in grade school. Chances are you won't need to invest in the Berlitz book for Germany.

**Lost & Found** -- Be sure to tell all of your credit card companies the minute you discover your wallet has been lost or stolen. Your credit card company or insurer also may require that you file a police report and provide a report number or record of the loss. Most credit card companies have an emergency toll-free number to call if your card is lost or stolen; they may be able to wire you a cash advance immediately or deliver an emergency credit card in a day or two. Visa's emergency number, outside the U.S., is tel. **410/581-3836**; in Germany it's 0800/811-8440; or you can call collect. American Express cardholders should call collect tel. **336/393-1111**.

MasterCard holders should call collect tel. **314/542-7111**.

**Police** -- Throughout the country, dial tel. **110** for emergencies.

**Smoking** -- Check before lighting up in public places. Several German states have introduced, or plan to introduce, partial bans on smoking in restaurants and bars.

**Time** -- Germany operates on Central European time (CET), which means that the country is 6 hours ahead of Eastern Standard Time (EST) in the United States and 1 hour ahead of Greenwich Mean Time (GMT). Summer daylight saving time begins in Germany in April and ends in September -- there's a slight difference in the dates from year to year -- so there may be a period in early spring and in the fall when there's a 7-hour difference between EST and CET.

**Tipping** -- If a restaurant bill says *Bedienung*, that means a service charge has already been added, so just round up to the nearest euro. If not, add 10% to 15%. Bellhops get 1€ (\$1.29) per bag, as does the doorman at your hotel, restaurant, or nightclub. Room-cleaning staffs get small tips in Germany, as do concierges who perform some special favors. Tip hairdressers or barbers 5% to 10%.

**Toilets** -- Use the word *Toilette* (pronounced twah-leh-tah). Women's toilets are usually marked with an F for *Frauen*, and men's toilets with an H for *Herren*. Germany, frankly, doesn't have enough public toilets, except in transportation centers. The locals have to rely on bars, cafes, or restaurants -- and using them isn't always appreciated if you're not a paying customer.

## COUNTERFEITS, DRUGS, GUNS NOT WELCOME AS IMPORTS IN GERMANY

Many U.S. personnel stationed in Germany order products by mail order from abroad or have relatives send them things from the USA. However, some items may not be mailed to your APO address from countries outside Germany. U.S. and German customs conduct checks of APO mail for unauthorized items and recent seizures show that some people are flouting these laws.

Counterfeits of trademarked items are banned from the mail. "Trademark violations are the illegal use of signs, names, logos and business names that brand manufacturers use to distinguish their products," said Bill Johnson, Chief of the USAREUR Customs Executive Agency.

Many producers of DVDs and CDs or designer goods such as purses, shoes or clothing have registered their trademarks with customs who inspect the mail for fake products.

Johnson added that people should consult a postal officer before ordering medications, diet pills or nutrition supplements by mail order as the rules governing their importation are very complicated. Even items such as vitamins in highly measured doses or ginseng roots should not be mailed. Food products are also problematic, Johnson explained, due to animal and plant health regulations. "Meat or meat products like beef jerky, game or ham are banned from the mail, as are canned meats and even soup mixes or pasta containing meat.

Caviar from sturgeon is forbidden due to the endangering of all species of sturgeon. There are further restrictions on potatoes, milk, milk products and eggs.

Firearms and ammunition are also restricted items that should only be mailed to Germany if you have the required permits. Johnson added that some types of paintball guns that are available stateside are more powerful than German law allows and so people should consult customs before having paintball guns sent to them. Endangered species products are another area of concern.

see *Customs News Release on page 3*

## GERMANY IMPROVES PX SHOPPING FOR RETIREES

The German Federal Ministry of Finance has eased the rules under which retired U.S. military members, accompanying dependents and surviving dependents can shop in post exchanges and commissaries in Germany. They no longer have to report to German customs once a month if they don't shop in U.S. facilities.

However, German authorities may request a written statement from retirees, unaccompanied dependents and surviving dependents who report no purchases during the entire 12-month validity period of the "pink cards" that they must get from German Customs before making purchases. With that statement they confirm that no purchases were made and agree for German Customs to forward information to U.S. Forces Customs-Europe for verification purposes.

"To qualify for shopping privileges, military retirees first need a form verifying their retired status which they can get at their local military

customs office," explained Iris Hoehenberger, chief, Customer Service, at the USAREUR Office of the Provost Marshal. "Then take the verification to the German customs office serving your area of residence," Hoehenberger continued, "and you will receive an authorization known as Form 0216 and a German Customs Certificate (Form 0217, also known as the "Pink Card"). The Pink Card and your retiree ID card allow you to buy non-rationed items in exchanges and commissaries in Germany. Retirees who don't live in Germany but visit Germany for at least 30 days also qualify for the pink card. However, surviving dependents must have their permanent residence in Germany. German Customs will levy 17.5 percent duty on each item that costs less than the U.S. dollar equivalent of €50. For each item that costs more than €50, German Customs will charge the tariff rate for that

particular item plus 19 percent value added tax.

German Customs can withdraw your Pink Card and authorization and take legal action if you fail to meet your obligations, Hoehenberger added. These shopping privileges are not



available to retired civilian employees.

For full details, consult the Internet at [www.hqusareur.army.mil/opm/custom4.htm](http://www.hqusareur.army.mil/opm/custom4.htm) or call a military customs office.

## CERTIFIED COPIES OF MILITARY ID CARDS

The legal assistance office is often asked to make a certified copy of a military ID card. You should be aware that photocopying of a US Government identification card is a violation of Title 18, US Code Part I, Chapter 33, Section 701 and is punishable by both fine and imprisonment. If a business is requesting that you provide them with a certified copy of a military ID card, our office can verify that you do have a valid ID card and can provide you with an affidavit to that effect.



## Defending Those Who Defend America

Trial Defense Service (TDS) represents Soldiers involving criminal matters. Soldiers facing punishment under Article 15, UCMJ, separation, or Courts-Martial must report to the TDS office on Wednesdays and Fridays only and be signed in before 0915 hours for a briefing. Soldiers facing possible UCMJ or who are under investigation may seek assistance from the TDS office during any duty day (Closed Thursdays) before 1600 hours. All TDS hours are subject to change without notice. The Baumholder TDS office number is DSN: 485-6483.

## CUSTOMS NEWS RELEASE

*Continued from page 2*

People buying these products add to the risk of animals and plants becoming extinct and customs can fine you and confiscate the goods. Reptile skins are often used in watchbands, handbags, belts, wallets, and shoes. Most crocodile, lizard, snake, and all sea turtle products are prohibited too. Customs will also stop ivory and whale teeth decorations known as scrimshaw and netsuke as well as many plants such as cacti and orchids.

"People should also remember that coffee, tobacco products and alcoholic beverages are rationed in Germany and may not be mailed via the APO," Johnson stated. He said it is perfectly legal to have things like

coffee, liqueurs or cigars sent to your German home address via the German mail system or a commercial parcel service. However, you may have to pay tax and import duty which can sometimes be quite expensive.

He also explained that using the APO to import any item for resale, a business or volunteer organization is banned as well. Again, if you want to import items for these purposes, you have to use the civilian postal system or a parcel service,

and are subject to pay import duties and tax. If you don't, you are violating the law by evading those taxes. Military customs cannot issue tax exemption certificates for rationed

items or goods that are not for personal use.

Avoid nasty mail box surprises and keep prohibited items out of the APO. Military customs offices can provide more advice on these mail questions and information is also available on the German customs website at [www.zoll.de/english\\_version/](http://www.zoll.de/english_version/)

[b0\\_prohibitions\\_and\\_restrictions/index.html](http://b0_prohibitions_and_restrictions/index.html).



## POV CLAIMS

Vandalism claims must be reported to the Military Police office immediately and before attempting to file your claim.

Vandalism claims will be reported to the claims office and be analyzed to determine if it is a payable claim under Army Regulation AR 27-20

## MEDICAL MALPRACTICE

As a field office we are unable to adjudicate these kinds of cases, however, we can and will assist you in filing the necessary paperwork and then forward it to the appropriate office. All Medical Malpractice claims must be filed by appointment only and not during walk-in hours.

**BAUMHOLDER  
CLAIMS OFFICE**  
DSN: 485-6507

## "Lawyer Jokes"

Do you know how to save a drowning lawyer?  
Take your foot off his head.

What's the difference between a good lawyer and a great lawyer?  
A good lawyer knows the law. A great lawyer knows the judge.

How do you tell if it is REALLY cold outside?  
A lawyer has his hands in his own pockets.

How many lawyers does it take to change a light bulb?  
How many can you afford?

What's wrong with lawyer jokes?  
Lawyers don't think they're funny, and nobody else thinks they're jokes.

When asked, "What is a contingent fee?" a lawyer answered, "A contingent fee to a lawyer means, if I don't win your suit, I get nothing. If I do win it, you get nothing."

## PROTECT YOUR ID CARD

Keeping your Department of Defense ID card safe at all times is clearly a good idea, say U.S. Army Europe Office of the Provost Marshal officials. Losing one can reduce the security of your military community and make you vulnerable to scams and identity theft.

"Your ID card is U.S. government property and a very valuable document," said Lt. Col. Lon Walker, Chief of Law Enforcement Operations at the USAREUR OPM. Walker offered five tips for keeping ID cards safe:

- Keep the card on your person when you are out of the house. Never leave it in your car.
- Keep the card in a wallet or a special ID pouch on a lanyard that goes around your neck. Don't just

stick it in your pocket.

- Make it a habit to always put your wallet or ID card in the same place when you are in the office or at home so you know where it is when it is time to leave.

- Never surrender your ID card to anyone except law enforcement or base security personnel. Never give it to club or gym personnel as a security.

- Always check all pockets before throwing clothes into a dirty washing basket. You may be surprised at what might turn up -- even a missing ID card. If you find an ID card, Walker said, turn in to the nearest military police station as soon as possible.

ID card holders must report the loss of



an ID card to the MPs to get a new one. The report involves filling out some forms and making a statement at the MP station. "With this paperwork you can go to the ID card section for your new card," Walker explained. He

added that the cardholder must then go to their local Installation Access Control System section to register the new card.

"This process can take many hours and some

garrisons also make you go to mandatory classes on the value of ID cards if you lose one," Walker said. "So treat your ID card as if it's a \$50 bill and you will be less likely to lose it."

## 5TH SIGNAL DEACTIVATING OUTDATED AFN TV TRANSMITTERS

The 5th Signal Command is turning off its over-the-air TV transmitters in most of Germany and Belgium this year in the latest step to modernize the way Americans get their AFN TV services in Europe.

The changes will only affect the relatively few viewers who get only one AFN TV service, AFN Atlantic|Prime, with a roof-top or "rabbit-ears" antenna and will not

In-other-words, if you see more than one AFN TV service when you turn on your TV, the change does not affect you. The one area in Germany that will retain its over-the-air TV transmitter is Schweinfurt, Germany. AFN is letting viewers know about the changes with a TV commercial that warns about the over-the-air signal going away two weeks before it happens.

"If you're seeing the commercial, it's going away," said AFN Europe Commander Col. Bill Bigelow. "If you're not seeing it, don't worry about it."

Most people in the states and Europe get their TV from a satellite decoder or cable.

The turning off of over-the-air transmitters in Europe has been under way for some time. Terrestrial

first military TV broadcasts in Ramstein in 1957 over an extremely low-powered over-the-air transmitter, with TV debuting in Berlin in 1968 over a one-watt transmitter. Many American military personnel in Europe didn't get AFN TV at all, just radio, until the 1970s.

Military viewers in Italy first got American Forces Network TV in 1976, which was also the year AFN television went from black-and-white to color. AFN continued to broadcast one TV service over different low-powered TV transmitters in Europe until 1997 when the audience started to get AFN Atlantic, AFN Pacific, AFN Korea, AFN|Newssports and AFN|Spectrum by cable or satellite TV decoder.

In 2001, News and Sports became two separate TV services — AFN|News and AFN|Sports. In 2004, AFN|Movie and AFN|Family services were added.

On Sept. 3, 2004, the entertainment services (AFN Atlantic, AFN Pacific and AFN Korea) changed to the name PRIME. Later, a service was added that features lots of shows for 18- to 24-year-old viewers: AFN|xtra.



impact people who get AFN via on-post cable or from an AFN decoder.

AFN TV broadcasting stopped in Italy October 2006. American military personnel saw the



# FACTS ABOUT GERMANY



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| Size: 216,655 sq mi (slightly smaller than Montana)  | Population: 82,329,758 (July 2009 est.)  |
| Sport: Football (Soccer) is the leading team sport in Germany. More than six million sports club members form 170,000 teams  | Bordering countries: Austria, Belgium, Czech Republic, Denmark, France, Luxembourg, Netherlands, Poland, Switzerland   |
| Coastline: 1,484 mi • Forests and woodland cover 31% of the country  | Climate: temperate and marine; cool, cloudy, wet winters and summers; occasional warm, tropical foehn wind; high relative humidity   |
| Lowest point: Neuendorf bei Wilster (-11.61ft)   | Highest point: Zugspitze (9721 ft)   |
| Life expectancy at birth: 79.1 - 76.26 for Males - 82.42 for Females   | Religions: Protestant 34%, Roman Catholic 34%, Muslim 3.7%, unaffiliated or other 28.3%  |
| Government type: Federal Republic  | National capital: Berlin   |
| Political parties: Christian Democratic Union (CDU), Christian Social Union (CSU), Free Democratic Party (FDP), Social Democratic Party (SPD), Alliance 90/Greens, Party of Democratic Socialism (PDS), Left Party (Die Linke) | States: (16) Baden-Württemberg, Bayern, Berlin, Brandenburg, Bremen, Hamburg, Hessen, Mecklenburg-Vorpommern, Niedersachsen, Nordrhein-Westfalen, Rheinland-Pfalz (you are here), Saarland, Sachsen, Sachsen-Anhalt, Schleswig-Holstein, Thüringen |
| Voting Age: 18   | Currency: 1 euro (€) = 100 cents   |
| Telephones: 51.5 million (land lines 2008) - 107.245 million (mobile 2008)   | Internet users : 61,973 million (2008)   |
| Radio broadcast stations: AM 51, FM 787, shortwave 4   | Television broadcast stations: 373   |
| Railways: 26,033 miles of track  | Highways and roads: 14,390 miles   |
| Waterways: 4,640 miles   | Airports: 550  |
| Heliports: 25  | Roadways: 400,461 miles (7,705 miles autobahns) - includes local roads   |

## BAUMHOLDER LEGAL ASSISTANCE OFFICE

### Mission

The Baumholder Legal Assistance Office provides accurate and timely legal assistance services to Soldiers, Family members, DoD Civilians, and Retirees, covering a wide range of legal topics.

### Appointments:

Legal assistance appointments are made up to two weeks in advance by either coming into the legal assistance office or calling DSN 485-6506, comm. 06783-55606 during business hours.

Legal counseling is provided on an appointment-only basis only. Common matters that we can help with include: Family Law, Wills, OER/NCOER Appeals, FLIPLS, Landlord Tenant, and Consumer Law (including phone bills). The following are services we cannot provide pursuant to AR 27-3: Military Justice matters (UCMJ), private business transactions, litigation against the United States, and employment matters (except enforcement of USERRA). Other services may be provided as resources allow.

### Wills:

A Will Worksheet MUST be completed prior to your appointment time to expedite the processing of your Last Will and Testament. Will appointments can include:  
Advanced Medical Directive

### Health care powers of attorney

Advanced Medical Directives, also known as living wills, allow you to make advance decisions about life support. Health care powers of attorney allow you to name a person to make medical decisions for you if you become unable to make decisions for yourself.

### Powers of Attorney and Notarial Services:

Powers of Attorney and Notarial services are offered on a walk-in basis at any time during office hours. General powers of attorney and special powers of attorney are available. Not every document presented can be notarized. Determinations are made based on the Army notary regulation.

### Hours of Operation:

Monday-Friday  
0900 to 1600  
Closed each day 1230-1300 for Lunch  
Phone Numbers:  
DSN 485-6506  
Comm. 06783-66506

Location:  
Baumholder  
Legal Center  
Building 8222, Second Floor



## HHG & UB Shipment

### Your Rights & FAQ

You have the right to have your claims adjudication explained line by line. If your claim is not explained so that you understand how it was processed, please contact the Claims Judge Advocate.

We are here to assist you. If you feel that you are not being assisted properly, please ask to speak with the Claims Judge Advocate. If you are not satisfied with the proposed settlement of your claim we will assist you in filing for reconsideration.

**TIMELINE**-You have 2 years from the date of delivery to file your claim. However, you must report any loss or damages of your HHGs & Hold baggage within 70 days from the date of delivery.

**RECONSIDERATION**-If you are not satisfied with the settlement of your claim you have the right to appeal within 60 days from the settlement date.

**DISPOSAL OF DAMAGED GOODS**-Do not dispose of any damaged goods before being advised to do so by claims personnel.

**DEPRECIATION & REPLACEMENT COST**-Damaged or lost items will be depreciated in accordance with the Army allowance and depreciation guideline (DA Pam 27-162). The value of items that have to be replaced will be calculated by using the fair market value for the same or a similar item.