



Additional Instructions for the SF-95 Claims Form

In order for a claim to be processed it must have these 5 items (called facial sufficiency)

1. The claim must be SUM CERTAIN

This means that an exact U.S. Dollar Amount must be entered in box 12d.

Example would be: \$5.77

2. The claim must have a SPECIFIC DATE

This means there must be a specific date of incidence.

If events happen over several days, a separate claim form should be submitted for each day/date

Example: Monday, February 10th, 2003 or Monday 02/10/2003 (MM/DD/YYYY)

3. The claim must name a SPECIFIC LOCATION

This means that the incident should have a specific place that it happened.

Examples: The Checkpoint at ICT Airport,
Terminal 3 Lane 5 Checkpoint at Chicago O'Hare Airport
Check Baggage across from Delta Airlines at ILM Airport

4. It must have a STATEMENT OF FACT

In other words, be as detailed as possible. Instead of saying Flight 1234, Say "American Airlines flight 1234 from Myrtle Beach to Chicago O'Hare" or "AA flight 1234 from MYR to ORD". The more accurate and detailed the description, the faster an investigation and determination shall be. Be sure to remember names, places, and events. Avoid non factual or assumptions, they can actually hinder the investigation and may delay your claim.

5. A claim must have a SIGNATURE

Without a full legal signature (preferably in blue ink), even the most accurate and detailed claim is not sufficient

10 useful hints

To speed the process of your claim, the following should be included with your claim:

1. Purchase receipt of the ORIGINAL item lost or damaged. (If unavailable credit card statements, bank statements, or sworn written statement)
2. Boarding Passes
3. Repair Estimates (if unable to repair a statement from the estimator)
4. Replacement Estimates
5. Photographs of lost/damaged items (past or present)
6. Police, Witness, or Incident Reports (if applicable)
7. Airline/Other company claim reports
8. Avoid incorrect acronyms (do not use DIA for Denver Int'l airport)
9. Fill out the claim form completely (front and back). Blanks may delay your claim
10. Submit a claim immediately. Delay in filing a claim can make gathering information difficult or inaccurate