



AER HAIL STORM ASSISTANCE OPTIONS

NOTE: AER Assistance under the options below are available for those who **have not** previously submitted a claim through the Government or a private insurance company. To minimize duplicity, checks will be made out to Vendor and Soldier (Two-party). AER Officers will contact the JAG Office (Government claims) and Soldier's insurance company to verify claim submissions and deductible amounts.

OPTION 1:

- **Provide AER assistance to Soldiers, Retired Soldiers and Survivors as grants for insurance deductibles NTE \$1500.**

** Required Documentation:*

- a. Driver's License and Registration*
- b. Proof of "Full Coverage" Insurance for deductible verification (Vehicle or Home)*
- c. Insurance claim documentation*
- d. AER Form 700 signed by Company Commander or First Sergeant*

OPTION 2:

- **Provide AER assistance to non-Activated Army Reserve and Army National Guard Soldiers as an Exception to Policy for Eligibility (ETP). Assistance will be in the form of a grant for insurance deductibles NTE \$1500.**

** Required Documentation:*

- a. Driver's License and Registration*
- b. Proof of "Full Coverage" Insurance for deductible verification (Vehicle or Home)*
- c. Insurance claim documentation*
- d. AER Form 700 signed by Company Commander or First Sergeant*



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OPTION 3:

- **Active Duty, Reserve, National Guard, Retired and Survivors who only carry “liability” insurance coverage and minor safety repairs are required to keep the vehicle operational and road worthy, AER assistance will be provided as a 50% loan/50% grant up to \$1,500.**

** Required Documentation:*

- a. Driver’s License, Registration and proof of “Liability” Insurance coverage*
- b. AER Form 700 signed by Company Commander or First Sergeant*
- c. Estimate of repairs from reputable vendor*

OPTION 4:

- **Active Duty, Reserve, National Guard, Retired and Survivors who carry “Full Coverage” insurance and the vehicle has been determined by the Insurance company to be a “total loss.” The Replacement Vehicle category of assistance can be considered as 50% loan/50% grant up to \$4,000 when one of the following conditions exists:**

- Break-even point:** **Vehicle is a total loss.** Soldier uses the money provided from the insurance company to pay the remaining balance owed on the vehicle and has no funds for a down payment for another vehicle.
- Positive Equity:** **Vehicle is a total loss.** Soldier uses the money provided from the insurance claim to pay the remaining balance owed on the vehicle; Soldier has money left over from insurance claim and the sales contract requires additional funds for a down payment; Soldier can be provided assistance towards the purchase of another vehicle.
- Negative Equity:** **Vehicle is a total loss.** Soldier uses the money provided from the insurance company to pay the remaining balance owed on the vehicle; Soldier owes money on the vehicle and needs additional funds per the sales contract for a down payment. Assistance can be provided towards the purchase of another vehicle.

** Required Documentation:*

- a. Driver’s License, Registration, and proof of “Liability” Insurance coverage*
- b. Insurance determination of vehicle as a “total loss”*
- c. AER Form 700 signed by Company Commander or First Sergeant*
- d. Unexecuted sales contract for the reliable Replacement Vehicle that indicates the down payment amount*