

# Hydro One Damage Claim Form

## Hydro One Damage Claims

Hydro One is committed to doing everything reasonably possible to ensure the quality and reliability of our service. While we apologize for any disruptions to your electricity service, Hydro One does not provide compensation for damages resulting from power outages. We therefore recommend making a claim to your insurance provider.

You can learn more about what qualifies for a claim below.

### Does my situation qualify?

1. Claims for damages caused by the interruption of, or irregularities in, electricity service are considered under Hydro One's Conditions of Service, which are the contract between Hydro One and its Customers.

As referenced in the Conditions of Service section 2.3.1 - Limitations on the Guarantee of Supply, Hydro One does not guarantee a constant supply, or the maintenance of unvaried frequency or voltage, and will not be liable for damages or production losses to Customers by reason of any failure if this occurs.

Hydro One does not reimburse for any loss of profit, loss of revenues or other economic loss even if the loss is directly resulting from Hydro One's negligence or willful misconduct. Please see further information in the Conditions of Service section 1.9 – Liability

Occasionally, Hydro One may need to interrupt a Customer's electrical supply in order to maintain and/or improve the reliability of the distribution system. For planned power outages, Hydro One notifies Customers in advance by telephone, email, text message, hand-delivered notifications, media alerts or the Hydro One 'Power Outage Map' app. Prior notification does not occur in Emergency situations. Where notice of a planned outage has been provided, Hydro One may be required to cancel or reschedule the planned outage on short notice and may not be able to inform all affected customers of the change in advance. Hydro One does not compensate customers for loss or damage caused by or arising out of any such suspension of service or cancellation of planned work.

2. Each claim is investigated to determine root cause. According to Section 1.9 of Hydro One's Conditions of Service – Liability, unless Hydro One has been negligent, Hydro One is not liable for any damages resulting from the customer being connected to the distribution system. If the investigation determines that the damage was caused by acts of negligence or incorrect equipment operation by Hydro One, Customers may receive compensation except, as stated above, for loss of profit, loss of revenues or other economic loss.

3. Claims related to service interruptions caused by lightning, wind, floods, storms, animals, fallen trees/branches on service lines and other such phenomena are beyond our control and are not eligible for compensation.

4. Our goal is to notify you of the results of Hydro One's investigation within 30-60 days. However, every claim is different, and there may be circumstances where the investigation requires additional time.

5. In cases where Hydro One considers compensation, claim payments will be made only to the properly identified owners of the damaged property, unless the property owner directs otherwise, in writing. Payments will not be made to contractors or other agents of the Customer engaged in the inspection or repair of damaged property.

6. Claimants are required to provide supporting proof of damages and losses alleged. It is absolutely essential that these documents be enclosed with the claims form for your claim to be admissible. Requests for such proof cannot be construed as an agreement to pay a claim.

7. You may wish to contact your insurance carrier prior to submitting your claim to Hydro One, as your insurance coverage may provide compensation for the replacement cost of damaged items. If the claim is submitted to Hydro One and Hydro One decides to pay it, the amount paid is usually the depreciated value of the item, which is generally less than the replacement cost.

8. Customers, including households, requiring a higher degree of security of supply than that of normal supply are responsible to provide their own backup or standby facilities and/or pay all associated incremental costs to supplement power supply in the event of power outages.

Claimant Information	
<b>Claimant Name</b>	
<b>Hydro One Account Holder</b> (Name as it appears on the Hydro One Bill)	
<b>Hydro One Account Number</b>	
<b>Telephone Number(s)</b> (Primary and secondary if available)	
<b>Email Address</b>	
<b>Mailing Address</b>	

Claim Details	
<b>Date of Incident</b>	
<b>Time of Incident</b>	
<b>Location of Incident</b>	
<b>Were you at the property when the incident occurred?</b>	
<b>Description of Incident</b> (Please describe the incident leading to the cause of the damage or loss. If known, include names of Hydro One employees or contractors involved, as well as names and contact information of any witnesses)	
<b>Have you made a claim for this loss through your insurance carrier?</b> (If yes, please provide the name of your insurance company)	

Description of Damage				
Description of Property Damage (include size, make, model, etc.)	Year of Purchase (age of item)	Cost of Repair	Estimated Value of New Item (if repair not possible)	Supporting Documents Included
				Y / N
				Y / N
				Y / N
				Y / N
				Y / N
				Y / N
				Y / N
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

This form is provided "without prejudice" and without admitting any legal liability on the part of Hydro One Networks Inc.

By signing this form I certify that I have read, understand and accept Hydro One's Claim Policy as presented on page 1 of this Claims Package.

<b>Signature</b>	
<b>Print Name</b>	
<b>Date</b>	

## How to File a Claim

1. Complete, sign and date the Claim Form

2. Attach copies of supporting documentation, including:

- Receipts, estimates, and/or invoices
- Technician's assessment(s)
- Photos

3. Return the Claim Form and supporting documentation by email or mail:

**Email:**

[Claims@HydroOne.com](mailto:Claims@HydroOne.com)

Subject: Hydro One Claims Division

**Mail:**

Hydro One Networks Inc.  
483 Bay St., 6<sup>th</sup> Floor, South Tower  
Toronto, ON M5G 2P5  
Attention: Hydro One Claims Division

## Frequently Asked Questions

### How will my claim be assessed?

Hydro One Networks Inc. ("Hydro One") will independently review your claim based on Hydro One's Conditions of Service (including but not limited to Section 1.9), which state that:

- Hydro One **is responsible** for customers' direct damages resulting from Hydro One's negligence or willful misconduct.
- Hydro One **is not responsible** for any loss of profits or revenues, business interruption losses, loss of contract or loss of goodwill, or for any indirect, consequential, incidental or special damages, including but not limited to punitive or exemplary damages.

Further, Hydro One is typically not liable for damage caused by:

- Acts of God (e.g. ice, wind, lightning, rain) and animal contacts (e.g. squirrels, birds)
- Unforeseen or unexpected equipment failure
- Damage to our equipment by other individuals or groups
- Motor vehicle or other accidents involving utility poles

### What type of damage isn't eligible for compensation?

Damage claims resulting from these events are not eligible for compensation from Hydro One:

- Severe weather, such as ice, lightening, winds, floods, and storms
- Fallen trees / branches
- Animal contact with equipment (squirrels, birds, etc.)
- Motor vehicle accidents involving utility poles
- Unexpected equipment failure
- Voltage changes

Please refer to the Ontario Energy Board's Distribution System Code and Hydro One's Conditions of Service for more details.

## **How long will my claim take?**

It typically takes 60 days to review an individual claim from the time we receive your completed Claim Form. Once we receive your claim and supporting information / documentation, we commence an investigation to determine the cause of the incident. Every claim is different and requires a specific set of considerations.

## **How are claims paid?**

If the investigation determines that your damages have resulted from Hydro One's negligence or willful misconduct, you will be paid the lesser of the following two amounts. Claims are not paid out based on the replacement value.

1. The cost to repair the damaged item, or
2. The value of an item of like kind and quality that has the same amount of wear and tear as the item that was damaged.

*For example: If you purchased a refrigerator for \$1,000 (which typically has a 10 year useful life), and the damage occurred after 4 years, the amount of compensation would likely be \$600 if Hydro One was found negligent.*

## **Should I contact my personal insurance company?**

Although every claim and policy is different, we recommend contacting your insurance agent or broker to find out if you are covered for the damage.

There may be benefits to claiming a loss through your personal insurance:

- Insurance companies typically pay full replacement value for any damaged items, whereas if Hydro One is found negligent, you would be paid the lesser of the cost to repair the damage item or the value of an item of like kind and quality.
- Hydro One typically requires 60 days to investigate the claim, whereas your insurance company may be able to process your claim quicker.
- If you file a claim through your insurance company, they may elect to submit a damage claim against Hydro One on your behalf to recover some of the funds that are dispersed to you. If your insurance company's claim against Hydro One is successful, they may reimburse your deductible.

### **Do I need to keep my damaged items?**

Yes! Please do not throw away any damaged items until a decision has been made on your claim since we may need to validate damaged items.

### **What if my items need to be repaired or replaced immediately?**

We understand there are circumstances where items may require immediate repair or replacement. You are responsible for paying for any replacements, repairs, or technicians' bills until a decision has been made on your claim. If you need to replace your items immediately, please keep the damaged equipment until your claim has been processed. If for any reason you need to discard of the damaged item, please call or email Hydro One directly and ask for direction.

### **I can't afford to repair or replace my items. What do I do now?**

If you can't afford replacements or repairs, please contact your Hydro One Claims Representative to discuss alternatives.

### **How can I check my claim status?**

Once Hydro One receives your claim form, you will receive an acknowledgement from a Hydro One Claims Representative. Contact information will also be provided at this time. If you have questions about your claim or wish to inquire about the status of your claim, please call the Hydro One Claims Representative.

### **How can I protect my home or business from power surges in the future?**

Protect your property from power surges with these simple tips:

1. Unplug valuable electronics
2. Limit the number of devices connected to a single outlet
3. Always use a surge protector
4. Unplug any additional equipment not in use
5. Shut off your electricity completely if you're going out of town
6. Use a backup generator