

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
Total				

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

Signature	
Print Name	
Date	

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, mail, or fax:

email:

adjusters@quelmec.ca

Subject: Hydro One Claims Division

Fax:

613-226-4709

Quelmec Loss Adjusters
Attention: Hydro One Claims
Division

Mail:

Quelmec Loss Adjusters
304-185 Somerset Street
Ottawa, ON K2P 0J2
Attention: Hydro One Claims Division

Quelmec Loss Adjusters



T: 1-888-872-6220
Monday to Friday
8:30 a.m. to 4:30 p.m.

Frequently Asked Questions

How will my claim be assessed?

Hydro One has contracted with Quelmec Loss Adjusters to independently assess claims. Quelmec Loss Adjusters 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, lightning, 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.

Who is Quelmec Loss Adjusters?

Hydro One has contracted with Quelmec Loss Adjusters to independently assess claims against Hydro One in a fair and efficient manner. Quelmec is a loss adjuster, not an insurance company, who will independently review your claim to determine if damages have resulted from Hydro One's negligence or willful misconduct.

How long will my claim take?

It typically takes 60 days for Quelmec Loss Adjusters to review an individual claim from the time they receive your completed Claim Form. Once Quelmec Loss Adjusters receive your claim and supporting information / documentation, they 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 Quelmec Loss Adjusters 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.
- Quelmec Loss Adjusters 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. Quelmec Loss Adjusters 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 Quelmec Loss Adjusters 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 call Quelmec Loss Adjusters to discuss alternatives.

How can I check my claim status?

If you have questions about your claim or wish to inquire about the status of your claim, please call or email Quelmec Loss Adjusters directly.

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