



## **Frequently Asked Questions concerning Hydro One claims**

For many of our customers, this is their first claim experience and they are unaware of the process in which things take place. Below are the answers to common questions we receive.

### **On what basis will my claim be considered?**

Hydro One claims fall under the category of tort law - which provides remedies for civil wrongs not arising out of contractual obligations. The purpose of our investigation is to determine whether or not Hydro One was negligent, and if they were, whether that negligence resulted in the damage to your property. Should negligence on Hydro One's behalf be confirmed, your claim will most often be given favourable consideration.

### **How long will this process take?**

Every claim is different and requires a specific set of considerations. As such, it is very difficult to place an exact timeline on each individual claim that we handle. As explained in our acknowledgement letter, the typical timeline for our claims is 30 to 60 days. This can easily vary depending on the amount of information we are required to gather and analyze, and the number of times we must follow-up with either Hydro One staff or yourself.

### **If my claim is considered, how will I be reimbursed for my damages?**

Claims for property damage under tort law are paid out on an Actual Cash Value basis. This means that you will receive a monetary reimbursement for whichever is the lesser amount between the cost to repair the damaged item OR the value of an item of like kind and quality and subject to the same amount of wear and tear as the item that was damaged... in other words: the used value of the damaged item, not its replacement value.

### **Should I hold on to any damaged items?**

Yes, in all cases it is better for you to hold on to any damaged items given that there is always a possibility that we may need to inspect, view, or even obtain additional information about the items. However, we do understand that this is not possible in all circumstances, such as with spoiled food or with larger items like fridges and stoves.

If holding onto the damaged item is not possible, prior to disposing of the item, make sure you have sufficient documentation (such as receipts, photos, warranties, instruction manuals, etc) substantiating the damaged property and the condition that it was in. You must also ensure to provide documentation (such as an invoice or statement created or written by a qualified and capable technician) stating the cause of the damages, and the fact that it was not possible or financially practical to repair the item.

### **My small appliance is of minimal value... do I still have to have it looked at by a qualified technician?**

We understand that it does not make sense to have a damaged \$20.00 alarm clock looked at by a qualified technician to determine that it is not repairable. Despite the fact that there can always be exceptions to a rule, our general benchmark is that if the item's value is less than \$100.00, you are safe to assume that if it is not working, it is not worth repairing. You should, however, retain these items until a decision has been made on your claim

### **Should I call to check in on how things are proceeding?**

If you wish to call to ensure we have received your documents or claim forms, please do so. From time to time we have had claim forms lost in the mail.

Once we have received your documentation we will begin our investigation immediately. In the event that we need any additional information from you, we will make sure to be in contact. You may also call at any time during our work hours to inquire as to the status of your claim, although we won't always be able to respond to these inquiries immediately.

When our investigation is complete, we will send a correspondence to your mailing address advising you of our decision on your claim.

**What if I can't afford to replace or repair anything?**

You will be financially responsible for any replacements, repairs, or technicians' invoices that you incur as a result of the incident until we are able to make our determination on your claim. If you are unable to afford replacements or repairs, unfortunately you will have to wait for us to complete our investigation or find an alternative solution to remedy your situation. We are aware of the trouble this may cause and we apologize for this inconvenience; however, it is simply the nature of our industry and the claims process that prevents us from determining whether or not you will be reimbursed without first performing our full investigation.

Please note that you must make every reasonable effort to minimize any further damages or losses after the occurrence of the original incident that caused your damages. If you do not do so, there is a possibility that all or portions of your claim may not be considered.

**Should I consider going through my insurance?**

As mentioned in our acknowledgement letter there are a few beneficial aspects to claiming a loss through your property insurance, should that option be available to you. Many property policies allow for full replacement cost to be paid out on damaged property. This means that, should your policy allow it, your claim amount will not be affected or reduced by depreciation and will be paid out on a "new for old" basis. Furthermore, so long as coverage is determined to be in effect for your loss, your insurance claim will be processed immediately whereas through our claims process you must wait for our investigation to be completed and for liability to have been determined on Hydro One's behalf.

Of course, there are other considerations to make when claiming through your insurance as well, such as the amount of your deductible, whether or not you are maintaining a "claims free discount", and the possibility that your premiums could increase.

It should be noted that, if you submit a claim under your property coverage, your insurer may complete the claim against Hydro One on your behalf in order to recoup some of the settlement they may have awarded you. If your insurer's claim is successful, your deductible will be reimbursed first and foremost, prior to any of the remaining actual cash value settlement being returned to your insurer.

Given that every claim and every policy is different, we strongly suggest you discuss this matter with your broker/agent to determine whether it would be to your advantage to report this loss to your insurer.

**Are there any additional precautions I should take?**

On rare occasions, we have had claimants attempt to send us their claim packages only to have all of their information lost in the mail. For this reason, it is advisable that you make copies of everything you send to Quelmec not only for your own records, but also to ensure that the information is not lost entirely.