

CLAIMS PROCESS – FREQUENTLY ASKED QUESTIONS (FAQ)

1. **Q: How does the claim process work?**

A: Upon receipt of a notification of a loss to the PSEG Claims Department, a claim form will be forwarded for completion. Upon return of this completed form with required documentation (i.e. proofs of loss, see question #4), an investigation as to the merits of your claim will be initiated. Each matter is investigated to determine underlying facts, as each decision is made based on the facts of the case being presented and a decision will be communicated upon completion of the investigation.

2. **Q: Who has the right to submit or file a claim?**

A: The actual owners of the damaged property or the person injured have the right to file a claim for their damages.

3. **Q: How long do I have to file a claim?**

A: In New Jersey you have six years to file a claim for property damage and two years to file a claim for personal injury. However we encourage claimants to file as soon as possible.

4. **Q: What are proofs of loss?**

A: Examples of proofs of loss include (but are not limited to):

- Receipts; Enclose a written repair bill or estimate for each damaged item. If items are not repairable, enclose a statement from a repairman stating the cost to repair them would exceed the cost to replace them along with a copy of the original purchase receipt or a written estimate of the replacement cost. Depreciation is taken on replacement items.
- Proposals/Estimates: minimum of two estimates each should detail a breakdown of the materials and labor charges.
- Color photos of damages and overall area where damage occurred (both zoomed in and panned out).
- Spoiled food, medicine or other perishable merchandise should not be held for inspection but should be photographed, inventoried, listed and disposed of according to good sanitary practice. It is important to retain replacement receipts as proof of loss.

Please note: Emailed proofs of loss to claimsdepartment@pseg.com must be submitted in PDF or JPEG formats, all others will be rejected.

5. **Q: Are proofs of loss required in order for a decision to be rendered?**

A: Proofs of loss are important to the investigation as they prove existence of the damages claimed and quantify the damages being sought. A final decision will not be rendered until all required proofs of loss have been received. **Requests for such proof shall not be construed as an agreement or promise to pay a claim.**

6. **Q: When will the investigation begin?**

A: The investigation will begin upon return of the completed and signed claim form with required documentation (i.e. proofs of loss).

7. **Q: How long will the investigation take?**

A: It is our goal to complete the investigation and render a final decision within **45-60 business days** from the date the completed claim form and required proofs of loss are received by the Claims Department. However, more complex claims may require more time and you will be advised accordingly.

8. **Q: Should I wait for completion of the investigation to repair or replace the damages claimed?**

A: No, you do not have to wait for the completion of the investigation and Claimants should make repairs or replace items (whichever is the most reasonable/cost effective solution) to limit future damages and mitigate their losses.

9. **Q: What types of claims are covered?**

A: It is our policy to investigate claims in order to determine if our conduct or inaction was unreasonable under the circumstances. The investigation will determine if your claim is accepted or denied. PSEG will take responsibility for damages that occur due to our negligence.

10. Q: What types of claims are *not* covered?

A: Please note that our company, like all other utilities, cannot guarantee continuity of service. This is outlined in our Tariff Section 13.1, which is filed with and approved by the State of New Jersey. Therefore, PSEG will not be liable for damages caused by certain occurrences that are beyond our control. Some common causes of claims for which PSEG does not pay are:

- Acts of God like weather-related conditions (such as ice, wind, lightning) and animal contacts (such as squirrels)
- Equipment failure
- Damage to PSEG equipment by others
- Accidents

11. Q: What if my lawn or sidewalk or driveway was dug up during gas/electric construction work, will the area be restored?

A. Yes. If you are inquiring about restoration of your lawn, sidewalk or driveway that was excavated during PSE&G's work, please note the Claims Department does not typically handle restoration matters. Restoration is more appropriately addressed by the local Gas Districts or Electric Divisions that performed the work in question. Normally, properties in need of restoration are placed on a scheduled list for restoration to be completed within 90 days from when the work was completed. Proper restoration of landscaping and/or paving of any type is contingent upon appropriate weather/seasonal conditions. Restoration is suspended between November and March due to weather conditions.

If you know the work was specifically related to PSEG's Gas System Modernization Program (**GSMP**) you can inquire about the status of your restoration by visiting our gas work website at www.pseg.com/gaswork and select your town for the appropriate phone number to call; or send an email to gasworks@pseg.com and you will receive a response within 24 hours.

If the restoration needed was related to any other type of work, please contact our Customer Service department at 1-800-436-7734 as they can facilitate communication between you and the district or division involved.

12. Q: Does PSEG cover losses on behalf of third parties or of PSEG's contractors/subcontractors?

A: Claims relating to damages, interruptions of service which result from acts of third parties, such as contractor dig ups or motor vehicle pole hits, are not paid by PSEG. Contractors hired by PSEG are responsible for their own operations and carry mandatory liability insurance. Claims relating to contractor activities will be referred to the contractor and/or its insurer for processing.

13. Q: May I withhold payment to PSEG for billed services until the investigation is concluded?

A: No. Monthly billing statements are for electric and gas services that you have already used. Customers are cautioned not to withhold payment of electric or gas bills pending a decision on a claim. Withholding payment for electric and/or gas services could ultimately result in a collection action, including the discontinuance of service.

14. Q: Will PSEG inspect damages claimed, repair damages claimed or hire a contractor to repair damages claimed?

A: PSEG does not engage in the repair of property of others allegedly damaged due to its operation, nor will it inspect damaged appliances or goods for the purpose of determining the nature or extent of damage. Such inspections and repairs must be performed by contractors or agents retained by the claimant. PSEG does not recommend contractors or repair agencies. However, PSEG may inspect or appraise damaged property to aid its investigation/evaluation. Waiver of inspection does not constitute agreement as to the fair and reasonable value of the damaged property.

15. Q: When/if the investigation determines a claim is payable, how will the claim be resolved?

A: If we are responsible, we will pay for the reasonable and necessary costs to repair or replace the damaged items. If damaged items required replacement, we will pay you the actual cash value of the original item, which is the present replacement cost minus depreciation, not what it would cost to replace same today.

PLEASE KEEP THIS DOCUMENT FOR YOUR REFERENCE