



# Customer Claim for Damages Form

Pursuant to Chapter 4.96 RCW, this form is filing a tort claim against Cowlitz PUD. All of the information requested on this form is required by RCW 4.96.020 and may be subject to public disclosure. Failure to provide information may result in denial of the claim. Pursuant to the new law, Standard Tort Claim forms cannot be submitted electronically (via e-mail or fax).

For Office Use Only
Date Received:
Claim No:

<b>Name/Business</b>			
	<i>Last</i>	<i>First</i>	<i>MI</i>
<b>Account No.</b>		<b>Date of Birth</b>	
<b>Current Address</b>			
<b>Mailing Address</b>			<input type="checkbox"/> Same as Current
<b>Daytime Phone</b>		<b>Cell Phone</b>	

<b>Date of Incident</b>		<b>Time</b>		<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.
<b>Location of Incident</b>				<input type="checkbox"/> Same as Current

**Description of Incident** *(attach additional sheets if necessary)*

**Were You Injured**     Yes     No    If yes, please describe:

**Other Losses** *(lost wage, medical expenses, etc.)*

**PROPERTY DAMAGE:** Attach repair estimate, invoices, proof of purchase, or supporting documents. (Do Not Send Originals).  
**FOOD SPOILAGE:** Include a separate itemized list of each item of food spoiled and documentation of cost.  
**NOTE:** Under Washington State damages law you are entitled to reimbursement for the lesser of fair market value or the cost to repair your damaged property. We use the replacement cost of the item and depreciate that amount to arrive at the fair market value. You may consider consulting with your insurance carrier.

Item Description	Make/Brand	Model: Name/Number/Size	Age	Purchase Price	Repair / Replace Cost

<b>TOTAL CLAIM AMOUNT</b>	<b>\$</b>
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<b>Witnesses Name</b>	<b>Address and Telephone</b>	<input type="checkbox"/> PUD Employee <input type="checkbox"/> Other

<b>Insurance Company</b>	<b>Policy No</b>	<b>Claim Filed</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
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This Claim form must be signed by the Claimant, a person holding a written power of attorney from the Claimant, by the attorney in fact for the Claimant, by an attorney admitted to practice in Washington State on the Claimant's behalf, or by a court-appointed guardian or guardian ad litem on behalf of the Claimant.

***I understand that Cowlitz PUD will review all documentation in support of this claim. I declare under penalty of perjury under the laws of the State of Washington that the foregoing is true and correct.***

Prepared By	Relationship to Claimant
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Signature	Date
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**CLAIMS PROCESS**

We understand you have sustained a loss and you believe Cowlitz PUD may be responsible. If we prove to be responsible, we want to promptly and fairly compensate you. To evaluate your claim, we must determine how the incident happened, what the root cause of the incident was, and the extent of damages to customer property. Below are some frequently asked questions about submitting a claim to Cowlitz PUD.

**WHAT IS THE CLAIM PROCESS?** It is Cowlitz PUD’s policy to respond to claims promptly and fairly. We evaluate each claim on a case by case basis and is based on the information you provide and our investigation. The time to investigate your claim will depend on the information you provide and the complexity of the incident. Our goal is to reach a decision on your claim within 30 days of its receipt. However, if there are complex issues involved, or if we need additional information, the process may take longer.

**WHO IS RESPONSIBLE?** Generally speaking, Cowlitz PUD is responsible for damages that result from our negligence. We are not responsible for damages that we do not cause or that are the result of forces beyond our control. For example, in most instances we are not responsible for power outages or voltage fluctuations caused by weather related events or acts of natures (such as lightning, floods, earthquakes or winds), customer owned equipment failures, curtailments or outages initiated at the direction of any electric grid operator or damages caused by 3<sup>rd</sup> parties. There may be situations in which Cowlitz PUD is only partially responsible for a loss. In those cases we will offer to pay our fair share.

**WHAT IS YOUR RESPONSIBILITY?** You have a duty to mitigate your damages, which means that you have to minimize the loss, and to make sure that losses or expenses incurred because of an incident are not accumulating needlessly and that they are reasonable in relation to the loss.

**WHAT DO YOU NEED TO PROVIDE?** You should retain copies of all receipts so you can provide full and accurate documentation of your losses and damages. You can help us expedite your claim by completing the claim form as thoroughly as possible, and by enclosing appropriate photographs and supporting documentation. Below are general examples.

Property Damage	Personal Injury*	Lost Wages	Miscellaneous Losses	Food Spoilage**
Detailed repair estimates	Date of birth	Amount of time off	Hotel receipts	Itemized purchase receipts
Detailed repair invoices	Gender	Employer’s verification	Restaurant receipts	Itemized list of cost and type of food
Purchase receipts	Treatment bills	Payroll stubs	Car rental receipts	List to identify if items were frozen or refrigerated
Appraisals	Treatment records			Photographs
Photographs	Prescription receipts			
Rental receipts				

\*For personal injury losses, be prepared to provide your Social Security Number and to approve Cowlitz PUD request for records from your medical provider(s).

\*\*Food spoilage claims are evaluated based on the recommended guidelines from the US Department of Agriculture:

- A fully stocked freezer will usually keep food frozen for 2 days after losing power, if the door remains closed.
- A half-full freezer will usually keep food frozen about 1 day, if the door remains closed.
- Food will usually stay cold in the refrigerator up to 4 hours, if the door remains closed.

**WHAT ARE YOUR CLAIM OPTIONS?** You may wish to refer your claim to your insurance company, which may be able to reimburse you without an investigation and, depending on your coverage, may pay replacement values for damaged items. Your insurance company will seek reimbursement from Cowlitz PUD.

**WHAT IF YOUR CLAIM IS DENIED?** If your claim is denied, we will send a letter explaining the reason. If you are not satisfied with our decision or explanation, you may request an appeal of the decision to the District’s Appeals Officer. Or you have the right to file a court action, including a small claims action.

**IS THERE A TIME LIMIT ON FILING A CLAIM OR A COURT ACTION?** It is always best to submit a claim as soon as possible. Cowlitz PUD is guided by claims experience and applicable time limits for filing legal actions, if the claim is denied. Our experience indicated that food spoilage and similar claims should be made promptly. If you wish to file a court action, there are various time limits set by Washington State law. Generally, these are: personal injury, 3 years from the date of the injury; business interruption or economic loss with no property damage, 3 years; tangible property damage, 3 years. If you have questions regarding these limits, you should consult an attorney.