



Dear Valued Customer,

Please take a moment to read this important information, which has been provided to help you understand the claims process.

What happens after I make a claim?

We aim to respond to claims fairly and promptly. To evaluate your claim, the investigation may include:

- ❖ A review of the details surrounding the incident
- ❖ A visit to your premises to conduct a technical evaluation

N:B you have 90 days from the date of the incident to submit all details regarding a claim.

How long will it take the claim to be accepted or denied?

Our goal is to settle the claim within 60 days. However, this may not always be possible depending on the complexities of the investigation. Where this is not possible, we will notify you within this time and give you a revised date for our decision.

Can I opt to repair or replace my equipment before I receive a decision on the claim from BLPC?

- ❖ Customers can opt to repair damaged equipment. BLPC only compensates for the replacement of equipment when:
 - It is deemed irreparable by a competent technician
 - The repair cost exceeds the placement value of the equipment.
- ❖ If equipment is deemed irreparable, your technician should provide a report detailing the nature of the damage. BLPC reserves the right to reassess your equipment if required.

What is the Customer's Responsibility Regarding a Claim?

To ensure the claims process runs smoothly, please note the following:

- ❖ **Do not discard** irreparable/damaged equipment or parts
- ❖ Provide as much information as possible regarding the claim including - **date and time when incident occurred, age, brand and type of equipment damaged.**
- ❖ Retain copies of all receipts related to the repair or replacement of your damaged equipment.

What types of claims will not receive compensation?

- ❖ Acts of God, including weather related conditions, fallen trees or branches



- ❖ Trees rubbing and subsequently breaking lines when the tree is within the customer's property
- ❖ Faults caused by third parties, including vehicles and construction equipment
- ❖ Faults originating from equipment or wiring which are the property of the owner
- ❖ Voltage transients, including surges, spikes and sags
- ❖ Equipment damage that is not due to a sustained overvoltage condition

What type of items are not eligible for compensation?

- ❖ Spoilage of foodstuff or medication
- ❖ Cost associated with loss of use

How will I know whether my claim was accepted or denied?

We will write you to say whether a claim has been accepted or denied. However, we may refer certain claims to our insurers when necessary and you may be directed to them.

I received a letter accepting the claim and asking me to submit my bills. However, I was not compensated. Why is this?

There are times when we indicate that we accept responsibility for the damaged equipment because the investigation showed a possible over voltage state on our network. On inspection of the equipment, if the technician realizes that it was not damaged by an over voltage condition, no compensation is made.

How is the amount of compensation determined?

Repair is always the first option and we will take account of the cost of having the repairs undertaken. Where repair is not possible, we will provide reimbursement based on the actual cash value, which considers depreciation. The applied rate of depreciation is 10% per annum or the current market value.

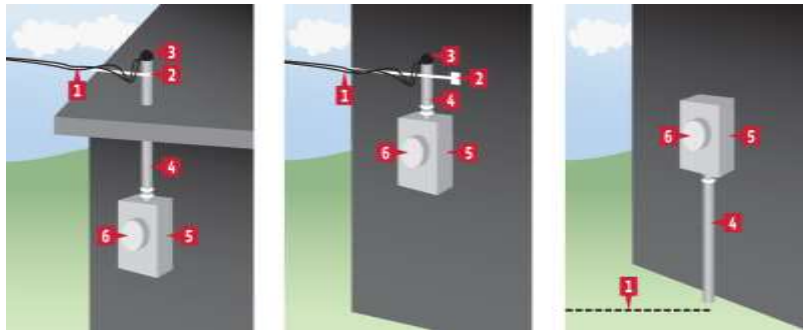
What should I do if I am dissatisfied with the decision or offer for compensation?

If your claim is denied, we will explain the reason. If you are dissatisfied with our decision or with the amount offered in compensation, you should discuss the matter further with us. If there is no resolution, you may choose to refer the matter to the Fair Trading Commission (FTC) or your legal counsel.

Who is responsible for the socket base and electrical panel?



The customer is wholly responsible for all equipment and wiring required for distribution of electricity from the service point into the premises. The diagram below shows who is responsible for the equipment that distributes power to your home.



1. **BLPC** - Electrical Service Wire coming from BLPC's system (overhead or underground)
2. **Customer** - Attachment (the point where BLPC equipment attaches to customer property)
3. **BLPC** - Weather Head and wire drip loop (the weather resistant entry point for customer wires going to the meter enclosure)
4. **Customer** - Riser/Raceway (the conduit that physically protects wires going to the meter box)
5. **Customer** - Meter Enclosure (contains terminals and safely secures the electric meter)
6. **BLPC** - Meter (measures the amount of electricity used by the customer)

TIPS

- Customers should take timely steps to keep their losses as low as possible. For example, in the case of a failed or damaged refrigerator, customers should arrange for alternate refrigeration or storage on ice to mitigate losses due to spoilage.
- Protect your equipment with surge suppressors and uninterruptible power supplies (UPS) where applicable. If the power goes out, a UPS provides battery power at a constant voltage for several minutes, allowing you to save data and safely turn off equipment with minimal risk.
- During an outage, turn off and unplug all electronic equipment. This will help prevent or minimize damage from a possible over voltage condition when power is restored.
- If you have a three(3) phase service (Secondary Voltage or Large Power) it is recommended to have your electrician install loss of phase protection for your three phase equipment.

Thank you for taking the time to read this information. If you have any queries, kindly contact Customer Care at 626-4300 or customerservice@blpc.com.bb