



**CLAIM FORM**

To support an accurate claim investigation, please complete form in it's entirety.

Mr./ Mrs. / Ms. / Dr.

Last Name		First Name		Spouse's Name		Work Telephone ( ) ( )		Home Telephone ( ) ( )	
Business name (if claim is for business)									
Mailing Address - Street								Apt. Number	
City				State		Zip Code		Email Address	
Date of Incident			Time AM /PM		Location of Incident (check if same as mailing address <input type="checkbox"/> )				
Description of Incident									

**PROPERTY DAMAGE: Attach repair estimates, invoices, proof of purchase, or supporting documents. (Do Not Send Originals).**  
**NOTE: Under California 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	Amount Claimed

<b>Total Amount Claimed</b>	<b>\$</b>
-----------------------------	-----------

Did you speak to an employee when the incident/damaged were caused?  Yes  No

Do you have any photos of the damages?  Yes  No If yes, please attach photos

Do you have any photos of an MGE employee causing damage?  Yes  No If yes, please attach photos:

Have the damages been repaired yet?  Yes  No If yes, please provide receipts:

Were you injured?  Yes  No If yes, please describe:

Other Losses (lost wages, lost revenue, medical expenses, etc.) Use Additional paper if necessary

Witnesses: Name, Address, and Telephone  MGE Employee  Other

I understand that MGE Underground will review all documentation in support of this claim. I certify that the foregoing is true and correct.

Prepared By \_\_\_\_\_ Relationship to Claimant \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_



## CLAIMS PROCESS

We understand you have sustained a loss and you believe MGE Underground may be responsible. If we prove to be responsible, we want to promptly and fairly reimburse you. To evaluate your claim, we must determine how the incident happened, whether or not we caused it, and reimburse you fairly under the law. Below are some frequently asked questions about submitting a claim:

**WHAT IS THE CLAIMS POLICY AND PROCESS?** It is MGE Underground's policy to respond to claims promptly and fairly. We evaluate each claim 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 FOR DAMAGES?** Generally speaking, MGE Underground is responsible for damages that result from its negligence. If any person, business or property is damaged because MGE does something unreasonable, or because we unreasonably fail to do something that should have been done, then we are obligated to reimburse reasonable damages. We are not responsible for damages that we do not cause or that are the result of forces beyond our control. There may be situations in which MGE 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 or 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.

**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 MGE.

**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 and explanation, you have the right to file a court action, including a small claims action.

**Return the completed form and accompanying documentation to [claims@mgeunderground.com](mailto:claims@mgeunderground.com) or your claim handler, if one has been appointed. If you have any questions please contact your claim handler directly, or MGE Underground's Claim Department at (805) 238-3510.**