



An Exelon Company

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## CLAIMS POLICY

To submit a claim for damages against Baltimore Gas and Electric Company (BGE), please complete, sign, and return this form to the BGE Claims Department via email at [BGEClaims@exeloncorp.com](mailto:BGEClaims@exeloncorp.com), via mail at BGE Claims, P.O. Box 1475, Baltimore, MD 21203-1475, or via facsimile to 443.213.6905.

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### PROVISION OF THIS FORM IS NOT AN AGREEMENT TO PAY FOR DAMAGES

Upon return of this form and completion of an investigation, a BGE Claims investigator will inform you if your claim is accepted or denied. Please be advised that BGE will not reimburse for claims due to service interruptions, pursuant to the following sections of its Maryland Public Service Commission-approved tariffs:

BGE Retail Electric Tariff:

Section 2.5 Loss or Damage from Failure to Supply: The Company is not liable for any loss, cost, damage or expense to any Customer occasioned by the failure to supply electricity according to the terms of the contract or by an interruption or reversal of the supply of electricity, if such failure, interruption or reversal is due to storm, lightning, fire, flood, drought, strike or any cause beyond the control of the Company, or any cause except willful default or neglect on its part.

Section 3.4 Loss or Damage from Use of Electricity: The Company is not liable for any loss, cost, damage or expense to any part resulting from the use or presence of electrical current or potential or appliance upon the Customer's premises.

Retail Gas Tariff:

Section 2.5 Loss or Damage from Failure To Supply: The Company is not liable for any loss, cost, damage or expense to any Customer occasioned by any failure to supply gas according to the terms of the contract or by any interruption of the supply of gas, if such failure or interruption is due to storm, lightning, fire, flood, drought, strike, or any cause beyond the control of the Company, or any cause except willful default or neglect on its part.

Section 3.4 Loss or Damage from Use of Gas: The Company is not liable for any loss, cost, damage or expense to any party resulting from the use or presence of gas in the Customer's piping or appliances.

Claims relating to damages, injuries, interruptions of service or voltage irregularities that result from acts of third parties, are not paid by BGE.

Claimants are required to furnish original repair bills or repair estimates as supporting proof of

alleged damages and losses. A final decision will not be rendered until such bills and estimates have been received. Requests for such proof shall not be construed as an agreement to pay a claim.

BGE 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 of the claimant's choice. *BGE does not recommend contractors or repair agencies.*

BGE may inspect or appraise damaged property for the purpose of determining fair and reasonable value. Payments will be made based on actual cash value. Waiver of inspection does not constitute agreement as to the fair and reasonable value of the damaged property. Damaged property should be photographed. Spoiled food, medicine or other perishable merchandise should not be held for inspection but should be inventoried, photographed, listed and disposed of according to good sanitary practice. Claimants have a common law duty to limit damaged and minimize losses. Damages arising from a claimant's failure to make repairs and minimize losses will not be reimbursed.

BGE contractors are responsible for their own operations and carry mandatory liability insurance. Claims relating to contractor activities will be referred to the contractor and its insurer for processing. BGE will assist the claimant in the resolution of contractor claims.

Claimants who are customers of BGE are cautioned not to withhold payment of gas or electric bills pending a decision on claims submitted, as doing so could result in collection action, including the discontinuance of service.



