



Claims
50 Duchahaine Boulevard
New Bedford MA 02745
(508) 441 5865

FAQs: Property Damage Claims

Eversource Responsibility

For property damage claims in Massachusetts, Eversource is not responsible for power outages, voltage fluctuations or property damage caused by hurricanes, weather-related damage (such as lightning, extreme storms, wind, heat, tree-related damage) or other acts of nature.

In addition, Eversource is not responsible for losses resulting from service interruptions caused by conditions beyond our control (accidents external to our operations, wildlife, vandalism, etc.) Lastly, Eversource does not reimburse commercial customers for lost business.

Frequently Asked Questions

What is Eversource's response to claims?

Our policy is to respond to claims promptly and fairly. While evaluating a claim we try to determine if there was negligence by determining:

- How the incident happened
- Whether or not Eversource caused the incident

- For food or medicine spoilage only, you do not need to retain the items or take photos
Is there a limit on reimbursement?

With the exception of the **food or medicine loss** - which is limited to \$250 - all claims are evaluated based on the actual cash value.

What is actual cash value?

Actual cash value (ACV) is computed by subtracting depreciation from replacement cost. The depreciation is usually calculated by establishing a useful life of the item determining what percentage of that life remains. ACV is not equal to replacement cost value (RCV).

Can I file a claim with an insurance company instead?

Yes, you may wish to refer your claim to your insurance company. The insurer may be able to reimburse you for your losses and will, in some cases, pay replacement value for damaged items.



157 Cordaville Road
Southborough MA 01772-1897
(508)305-7173

October 20, 2022

James Doe
1 Main Street
Waltham MA 02453

Eversource Claim Number: G20221234
Loss Location: 1 Main Street Waltham MA
Date of Loss: October 15, 2022

Dear Mr. Doe:

Enclosed please find the Eversource Claim Submission Form (CSF) which will assist you in presenting your claim. Completion of this form is required in order to bring a direct claim against Eversource. Please list the items claimed along with the descriptive information requested, sign and date the form, and return it to the above address along with any supporting documentation. Such documentation should include legible copies of repair estimates (**SHOULD BE ITEMIZED**) establishing the nature of the damage and the related repairs and photos of damaged property. *If the item is determined not to be economically repairable, please have that noted by the repairer on the estimate.* Smaller items costing \$500 or less (clocks, radios, answering machines, VCR's etc.) are generally not economically repairable. For those smaller items a replacement cost estimate of a like kind and quality item should be provided along with the original purchase receipt of the damaged item if available.

Please note that all damaged items are subject to depreciation. If you carry full replacement cost insurance, which avoids depreciation, you may wish to file a claim directly with your insurer.

You may then make claim to us for reimbursement of your insurance deductible by providing a copy of your insurance policy Declarations Page or the settlement adjustment from your insurance carrier along with the completed CSF.

In the meantime, you are responsible for taking necessary steps to mitigate your damages. You should consider taking photos to document your property damage and keep receipts for any expenses you incur. If you have Homeowners Insurance, you should consult your insurer. They may suggest you file claim with them in order to expedite your repairs.

Eversource reserves all rights with respect to applicable law in the course of investigating the submitted claim. Any action taken or not taken during the course of the Eversource investigation and evaluation of this matter shall not be deemed a waiver of or an "estoppel" to assert any such right. Eversource by investigating this matter, does not waive any right, power, privilege, defense which may become available in the future.



Claims & Insurance Dept.
 157 Cordaville Road
 Southborough MA 01772-1897

Claim#:

CLAIM SUBMISSION FORM

The sole purpose of this form is to gather information and should not be construed as an admission of liability or a promise to pay. Upon return of the completed form along with your supporting documentation, the claim will be investigated, and you will be advised of the Company's position.

Your name: _____
 Full mailing address: _____

Account No.: _____

Email: _____

Location of incident: _____
 (if different from above) _____
 Home telephone: _____
 Name of owner _____
 of damaged property: _____
 Date of damage: _____
 Description of how damage occurred: _____

Business Phone: _____

Time of damage: _____

Description and AGE of damaged item: make, model #, serial #	Date original item purchased	Original cost of damaged item	Repair Cost	Replacement Cost (if licensed repairer verifies in writing item not repairable)

Attach repair bills, invoices, pictures or other written proof of your damage.

Your signature: _____ Date: _____

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENTS OF A LOSS, OR KNOWINGLY PRESENTS FALSE OR MISLEADING INFORMATION TO A COMPANY AND WITH THE INTENT TO INJURE, DEFRAUD OR DECEIVE ANY COMPANY FILES A STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING THERETO, COMMITS A FRAUDULENT ACT,