

What you need to know

The claims policies of energy and water companies vary. Generally, energy and water contracts state that companies cannot guarantee an uninterrupted or faultless supply.

This doesn't mean they won't review your claim. Many companies consider this to be good customer service, even if they are not obliged to do so.

If the company decides not to pay your claim, they should provide you with reasons for their decision in writing.

Types of claims

Property damage

If you have experienced property damage as a result of an outage, voltage fluctuations, sewer leaks, burst water main or any other energy or water supply problem, you may be able to make a claim for compensation to your company.

Loss of trade and business

Generally energy and water companies will not pay compensation for loss of trade or business as a result of energy or water problems.

Interruptions to supply

According to the Customer Service Standards for electricity networks, customers may be eligible for an \$80 payment for supply interruptions on either a frequency or a duration basis, to a maximum of \$320 per year. The criteria varies for metropolitan and non-metropolitan customers.

For claims about the duration of a lengthy interruption, customers must apply within three months of the date of the interruption.

For claims about the frequency of interruptions, customers must apply within three months of the end of the financial year (by 30 September each year). Customers can only make one claim per year under this category.

For more details about the standards, contact your electricity distributor.

How do I make a claim?

If your property is insured, you can contact:

- your insurance company to discuss the situation, or
- your energy or water company to ask whether they will consider your claim.

If your energy or water company agrees to look at your claim, they may ask you to:

- fill out a special form
- provide information over the phone
- put your claim in writing.

What do I need to provide?

You may need to provide details such as:

- a description of the damage to your property or any losses you have incurred
- a repairer's report about the damage and quotes/receipts for any payments you have made or will need to make for repairs
- the exact date and time you noticed the problem
- an outline of what you observed during the event.

You should keep records of any contact you have with your insurance company and energy or water company.

If your claim is unsuccessful

If the energy or water company decides not to pay your claim, EWON can review their decision.

How EWON investigates claims

Firstly, EWON will ask your energy or water company whether they want to reconsider their decision. If they stand by their initial decision not to pay, we will investigate. We will review:

- the information you provided to the company about your claim
- the energy or water company's records of the event
- the effect the event had on other households or businesses
- your repairer's comments (even if the company does not require a repairer's report or quote, EWON cannot investigate your claim without one)

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Tips for resolving complaints

1. If you have any problems with your energy or water company, contact them first and explain your situation. Keep records of letters, names, times and dates.
2. If the call centre staff can't help you, ask to speak to a supervisor.
3. If the problem is not fixed, contact EWON by phone, fax, email, letter or visit www.ewon.com.au to make an online complaint.

About EWON

The Energy & Water Ombudsman NSW (EWON) provides an independent way of resolving customer complaints about all electricity and gas suppliers in New South Wales and some water suppliers. Our service is free, fair and independent. Our aim is to keep essential services within reach of everyone.

Contact EWON

FREECALL	1800 246 545*
	Mon–Fri, 9am–5pm
FREEFAX	1800 812 291
FREEPOST	Reply Paid K1343 Haymarket NSW 1239
INTERPRETER	131 450
TTY/VOICE	133 677
EMAIL	omb@ewon.com.au
WEBSITE	www.ewon.com.au

*Calls from mobile phones may attract a fee, which will vary depending on your service provider. If you are calling from a mobile phone, let us know and EWON will call you back.

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*How EWON investigates claims
(continued)*

- any relevant industry codes or standards
- the laws covering supply to your property
- expert advice if required.

At the end of our investigation, if EWON considers it reasonable for the energy or water company to pay all or part of your claim, we will ask them to do so.

If we think their decision not to pay your claim was reasonable, we will give you an explanation in writing.

Investigations take time

Claims are often complex matters to investigate and it may take several weeks or months for us to complete a thorough investigation. We will keep you informed of the progress of our investigation and the reason for any delay.

**Getting someone else
to review your claim**

You can speak to a lawyer or seek expert advice about your claim at any time.

However, EWON is not able to investigate your claim if you:

- decide to pursue legal action, or
- have applied to have your claim heard at the Consumer, Trader & Tenancy Tribunal (CTTT).

Useful contacts

**Consumer, Trader & Tenancy
Tribunal (CTTT)**

www.cttt.nsw.gov.au

☎ 1300 135 399

Financial Ombudsman Service

(for complaints about your
insurance company)

www.fos.org.au

☎ 1300 780 808

LawAccess NSW

www.lawaccess.nsw.gov.au

☎ 1300 888 529