

Loss Claim Form

Submit completed form to:

NSBU – Risk Management
P.O. Box 100
New Smyrna Beach, FL 32168
-OR-
Email to: claims@nsbufl.com
-OR-
Fax to: (386) 424-2700



Please complete the following claim form in its entirety.

CONTACT INFORMATION

Let us know how we can contact you with updates regarding your claim.

Personal Information

Name:

Email:

Phone Number:

Home Address

NSBU service location

Street Address:

Which service are you making a claim regarding?



Electric



Water



Wastewater



Reuse

What best describes the incident?

Select one option.



Property Damage



Personal Injury

What kind of weather was in the area at the time of damage?

Select all that apply.

Thunderstorm

Lightning

Hurricane

Calm

Not Sure

What were factors that may have contributed to the cause of the damage?

Help us determine what may have caused the damage by identifying factors that were involved.
Select one option from up to three categories.

POWER OUTAGE

Above Ground Wire
Lines

Underground Wire
Lines

Meter Change

Interruption Due to
Billing Issue

Outage Due to
Maintenance

Other

If other, describe:

TREES

Tree or Limb Fell on
Line

Tree Trimming
Complaint

Tree Debris Left in
Yard

Power Line
Through Trees

Other

If other, describe:

NSBU EQUIPMENT

Pole

Above Ground Wire
Lines

Underground Wire
Lines

Transformer

Meter

Failed Connection

House Power Panel

Meter Enclosure

Main Sewer Line

Main Water Line

Other NSBU
Equipment

If other, describe:

VEHICLE

NSBU Vehicle

NSBU Contractor
Vehicle

Other Vehicle

If other, describe:

CREW

Dug into Line

Item Dropped on
Vehicle

Meter Change

House Power Panel
Installation

Paint or Chemical
Damage

Turned Off Service
in Error

Other

If other, describe:

What was damaged or lost?

Select all that apply. Provide itemized details in the space provided on the following page.

Appliances or
Electronics

Food

Business Loss

Property

Vehicle

Tree(s)

Landscape/Driveway
Sidewalk

Customer Owned
Utilities

Personal Injury

Animal Injury

Customer Paid
Expenses

Structural

Other

If other, describe:

Continued on following page

INCIDENT DETAILS

Attach pertinent documents, let us know when the incident happened, and provide a detailed description of the event.

When did the incident happen?

If you don't recall the exact day, you can provide an approximate date range.

DATE

RANGE

Select a date:

Select a date:

Time of day:

Describe the incident.

Provide any details you may know about the incident and the nature of the damage, loss, or injury in a few sentences. If you selected "other" in any category above, please describe those details here. If you selected "NSBU Vehicle" above, please include the Vehicle ID number, if known. If you selected "NSBU Contractor Vehicle" above, please include the name of the contractor.

Itemized details of loss.

Provide itemized details of the items selected above for what was damaged or lost.

Item Description	Make/Brand	Model: Name/Number/Size	Age	Amount Claimed
Total Amount Claimed:				\$

Were any NSBU employees or contractors a witness to the event?

Provide the name(s) of any NSBU employees or contractors who were onsite or have knowledge of the event.

UNDERSTANDING NSBU'S CLAIMS PROCESS

We understand you have sustained a loss and you believe that NSBU may be responsible. If we prove to be responsible, we want to promptly and fairly compensate you. If NSBU is proven to be responsible for all or a portion of loss, we will do our best to determine the reasonable amount of that loss and resolve the claim. NSBU uses depreciation to determine compensation for equipment loss.

Notice: We are committed to providing reliable service to our customers; however, like all other utilities, we cannot guarantee continuity of service. Therefore, NSBU will not be liable for damages caused by complete or partial failure or interruption of service, for fluctuations in voltage, or for phase failure or reversal. NSBU shall not be liable for any occurrence caused directly or indirectly by mechanical failure of equipment and/or facilities, by repairs or adjustments to its system, for want of supply, or by riots, strikes, civil unrest, insurrections, accident, litigation, interference by Federal, State or Municipal Governments, acts of God (nature), acts of the public enemy, or any other cause beyond NSBU's control. After the product (electric, water, wastewater, reuse) passes the point of delivery and/or the metering equipment of NSBU, it becomes the property of the Customer, and NSBU shall not be liable for loss or damage to any person or property resulting directly or indirectly from the use or misuse or presence of said product on the Customer's premises.

WHAT IS THE CLAIMS PROCESS? It is NSBU'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. You can help us process your claim faster by completing the claim the form thoroughly and including photographs, as needed, and all required documentation.

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. Below are examples.

Property Damage	Personal Injury*	Lost Wages	Business Losses	Miscellaneous Losses	Food Spoilage**
Detailed repair estimates	*Treatment records	Amount of time unable to work	Tax records	Hotel receipts	Itemized purchase receipts
Detailed repair invoices	Treatment bills/receipts	Employer's verification	Bank statements	Restaurant receipts	Itemized list of cost and type of food
Purchase receipts	Prescription receipts	Payroll stubs	Payroll records	Car rental receipts	List to identify if items were frozen or refrigerated
Appraisals			Revenue statements		Photographs
Photographs			Expense statements		
Rental Receipts			Sales receipts		

*For personal injury losses, be prepared to provide your Social Security Number and to approve NSBU or its insurer's request for records from your medical provider(s).

**Food spoilage claims are evaluated based on the recommended guidelines from the U.S. Department of Agriculture:

1. A fully stocked freezer will usually keep food frozen for two days after losing power, if the door remains closed.
2. A half-full freezer will usually keep food frozen about one day, if the door remains closed.
3. Food will usually stay cold in the refrigerator up to four hours, if the door remains closed.

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 and NSBU can determine if we are responsible for damages and agree on the amount due, if any. Note: NSBU does not pay replacement value for damaged items.

WHAT IF YOUR CLAIM IS DENIED? NSBU evaluates all claims fairly. If your claim is denied, we will explain the reason for the denial. If you are not satisfied with our decision and explanation, you may request an appeal of the decision to the Director of Central Services. Please email claims@nsbufl.com, include your contact information, date of claim, and denial letter. Version 2 - 08/15/2022