

Outline of Claims Handling for Customers Impacted by Natural Gas Event

Columbia Gas will compensate its customers for all losses reasonably related to this incident, including, among others, in the following categories: 1) bodily injury; 2) damage to property; 3) disruption of businesses; 4) inconvenience and disruption of everyday activities caused by loss of use of gas service due to this event; 5) reasonable efforts to limit or mitigate the loss.

The following provides some general guidelines regarding how the claims will be addressed. If you have additional questions you can contact the 24-hour claims hotline at 1-800-590-5571.

Residential

- Residential customers having a claim for losses related to this incident may come into one of the Claim Centers to immediately receive a pre-paid card worth up to \$300 to assist with their immediate needs. Claims Centers are located in Lawrence, North Andover, and Andover.
- Residential customers may also call the claims hotline at 1-800-590-5571 to establish their claim. For all residential claims, an adjuster will be assigned who will follow up with the resident to evaluate all documented losses, as well as whether any further assistance is needed to address the resident's immediate needs. Columbia Gas will work with the resident to make the claim process as easy as possible.
- Columbia Gas will reimburse residential customers for reasonable costs of permanently switching to an alternative fuel source (e.g. electric or oil) for appliances or systems that were fueled by natural gas prior to the outage. If you wish to temporarily switch to appliances and systems that are fueled by sources other than natural gas for the duration of the outage, and then return to gas-fueled appliances, Columbia Gas will reimburse for reasonable costs associated with both the temporary solution as well as the return to gas-fueled appliances and systems.

Residents may elect to contract directly with an appropriate certified licensed contractor to install appliances and systems that are fueled by an alternative fuel source (e.g. electric or oil). If you do hire such a contractor, we request the licensed contractor provide you detailed receipts, including your name, service address, make/model of parts, and labor, so that Columbia Gas may reimburse you for reasonable costs. Residents may request that Columbia Gas directly pay a certified licensed contractor who has agreed to install the systems described in this paragraph. To seek approval for such direct payment, residents should contact the claims hotline. Residents should be prepared to provide Columbia Gas with a detailed estimate of the work to be performed and contact information for the contractor.

Businesses

- Businesses impacted by this event will be provided an immediate advance to assist with ongoing business expenses with minimal paperwork (e.g., name of owner, business name, identification, nature of losses being claimed, and a rough estimate of losses).
- The most expeditious manner for business claims to be processed is to call the 24-hour claims at 1-800-590-5571, to establish a claim and begin the process to obtain any needed advance.
- All compensation advanced to businesses in need will be incorporated into each business owner's claim.
- Each business claim will be assigned to an adjuster who can assist business owners regarding appropriate documentation of business losses and impacts, as well as whether the business needs an additional advance to assist with ongoing business expenses. Columbia Gas will work with the business to make the claim process as easy as possible.

- Common items used to assist in facilitating the prompt processing of a business owner's claim that will be helpful in establishing the business loss include:
 - Name of owner(s), Identification (driver's license, passport, etc.), name of business;
 - Business licenses;
 - 3 to 6 months of the most recent profit/loss statements;
 - Payroll records for the past 3 months;
 - Invoices evidencing any unusual or extra expenses incurred as a result of this incident;
 - Any expenses unique to your business that you attribute to the disruption of your gas service; and
 - Estimates or costs to repair any property damage.

- Columbia Gas will reimburse businesses for reasonable costs of permanently switching to an alternative fuel source (e.g., electric or oil) for appliances and systems that were fueled by natural gas prior to the outage, and have that switch paid for by Columbia Gas. If you wish to temporarily switch to appliances and systems that are fueled by sources other than natural gas for the duration of the outage, and then return to gas-fueled appliances and systems, Columbia Gas will reimburse for reasonable costs associated with both the temporary solution as well as the return to gas-fueled appliances and systems.

- Businesses may elect to contract directly with an appropriate certified licensed contractor to install appliances and systems that are fueled by sources other than natural gas (e.g., electric or oil). If you do hire such a contractor, we request the licensed contractor provide you detailed receipts, including your name, service address, make/model of parts, and labor, so that Columbia may reimburse you for reasonable costs. Businesses may request that Columbia Gas directly pay a certified licensed contractor who has agreed to install the systems described in this paragraph. To seek approval for such direct payment, businesses should contact the claims hotline. Businesses should be prepared to provide Columbia Gas with a detailed estimate of the work to be performed and contact information for the contractor.