

CLAIM FORM 索賠表

郵寄至：

PG&E Law - Claims Dept.
1850 Gateway Blvd. 6th Floor
Concord, CA 94520-或-62-1444
Rev 2/2011電郵：LawClaims@pge.com -或-

傳真：925-459-7326

援助電話：415-973-4548

請以正楷填寫

先生/ 太太 / 女士 / 博士

姓	名	配偶姓名	工作電話號碼 ()	住家電話號碼 ()
商家名稱 (商家申請索賠適用)			PG&E 帳號	
郵寄地址 - 街道名				公寓號碼
市	州	郵編號碼	電郵地址	
事故發生日期	時間 AM /PM	事故發生地點 (若與郵寄地址相同, 請打勾)		
請描述事故發生經過				

財物受損：附上維修估價單、發票、購買證明、或證明文件。(請勿提供原件)

食物腐壞：另外附上一份個別清單，列出每一項腐壞的食物及花費的紀錄。

注意：根據《加州損害賠償法》規定，您有權獲得公平市場價值或修復受損財物花費較低價的補償費。我們是使用物品重置成本，然後將其折舊計算出公平市場價值。您可考慮與您的保險公司諮詢。

物品描述	廠商/品牌	型號：名稱/號碼/尺寸：	年齡	索賠金額

索賠總金額 \$

您是否受傷？ 有 無 如果有受傷，請描述：

其他損失 (工資損失、收入損失、醫療費用等) 如需要，請使用額外紙張

證人：姓名、地址及電話

PG&E 員工

其他

本人明白太平洋煤電公司 (Pacific Gas and Electric Company) 將檢閱所有支持該索賠的文件。本人特此保證以上所述均為真實正確。

填寫者

與索賠者的關係

簽名

日期

索賠程序

We understand you have sustained a loss and you believe PG&E may be responsible. If we prove to be responsible, we want to promptly and fairly compensate you. To evaluate your claim, we must determine how the incident happened, whether or not we caused it, and compensate you fairly under the law. Below are some frequently asked questions about submitting a claim to Pacific Gas and Electric Company.

我們明白您遭受了損失，而且您認為PG&E可能需要負責。如果證明我們確實有責任，我們希望迅速和公平地補償您。在評估您的索賠申請時，我們必須決定事故是如何發生的，查實是否由我方造成，並依法公平地補償您。以下是一些關於向太平洋煤電公司 (Pacific Gas and Electric Company) 提交索賠申請的常見問答。

WHAT IS THE CLAIMS POLICY AND PROCESS? It is PG&E'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.

索賠政策和程序是什麼？ PG&E的政策是迅速及公平地回應索賠申請。我們是依據您提供的信息及我們的調查結果來評估每一項索賠。調查您的索賠所需要的時間取決於您提供的信息和事故的複雜程度。我們的目標是在收到您索賠申請之日起的30天內做出決定。然而，如果該索賠涉及了複雜的問題，或如果我們需要額外信息，該程序則可能需要更多時間。

WHO IS RESPONSIBLE FOR DAMAGES? Generally speaking, PG&E is responsible for damages that result from its negligence. If any person, business or property is damaged because PG&E does something unreasonable, or because we unreasonably fail to do something that should have been done, then we are obligated to reimburse reasonable damages. We are not responsible for damages that we do not cause or that are the result of forces beyond our control. For example, in most instances we are not responsible for power outages or voltage fluctuations caused by earthquakes, weather conditions (such as lightning, floods, heavy storms, extreme heat or winds) curtailments or outages initiated at the direction of any electric grid operator or due to a failure of gas supplies not caused by us. There may be situations in which PG&E is only partially responsible for a loss. In those cases we will offer to pay our fair share.

誰需要為損害負責？ 一般來說，PG&E所負責的是因疏忽所造成的損害。如果有任何人、商家或物業受損因為PG&E做出一些不合理的事，又或者因為我們不合理地未能做到某些應該做的事，那麼，我們就有義務補償合理損害。我們不賠償非我方造成的損失或在我們控制外的不可抗力而造成的結果。例如，絕大部分時，我們無需為因地震、氣候狀況（如閃電、淹水、豪雨、極熱或颶風）不佳所造成的停電或電壓波動負責，又或者在任一個電網經營商的指示下，為了非我方造成的煤氣供應中斷，而停電的情況也不屬於我們的責任範圍。在某些情況下，PG&E僅需為損失負上部分責任。若屬於該類情況，我們願意支付我們應負責的部分。

WHAT IS YOUR RESPONSIBILITY? You have a duty to mitigate your damages, which means that you have to minimize the loss, and to make sure that losses or expenses incurred because of an incident are not accumulating needlessly and that they are reasonable in relation to the loss.

您的責任是什麼？ 您有義務減輕損害的發生，意思是指，您需要將損失降到最低，確保損失或開銷是因為事故而衍生，而不是累積不必要的花費。這些花費也必須與損失有合理的相關性。

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 general examples.

您需要提供些什麼？ 您應保留所有收據副本，如此才能完整及準確地紀錄下您的損失或損壞。儘可能地仔細填寫本索賠申請書並附上適當的照片或證明文件，都可幫助我們加快辦理您的索賠。請參考以下一般範例。

受損的財物	個人傷害*	工資損失	商業損失	雜項損失	食物腐壞**
修理估價明細表	出生日期	休假時間	報稅紀錄	酒店收據	逐項列出購買收據
修理發票明細表	性別	雇主證明	銀行月結單	用餐收據	逐項列出花費和食物類別
購物收據	治療帳單	工資單存根	工資紀錄	租車收據	逐項列出該食品為冷凍或冷藏
估價單	*治療紀錄		收入明細表		照片
照片	處方藥單收據		開銷明細表		
租賃收據			銷售收據		

*For personal injury losses, be prepared to provide your Social Security Number and to approve PG&E's request for records from your medical provider(s). 個人傷害的損失，請準備提供您的社會安全號碼及向您的醫療提供商批准PG&E索取紀錄的要求。

**Food spoilage claims are evaluated based on the recommended guidelines from the US Department of Agriculture: 食物腐壞索賠的評估方式是根據美國農業部建議的指南來進行：

1. A fully stocked freezer will usually keep food frozen for 2 days after losing power, if the door remains closed. 如果門保持關閉，一個全滿的冷凍庫在失去電力後一般可以讓食物維持冷凍兩天。
2. A half-full freezer will usually keep food frozen about 1 day, if the door remains closed. 如果門保持關閉，一個半滿的冷凍庫一般可以讓食物維持冷凍一天。
3. Food will usually stay cold in the refrigerator up to 4 hours, if the door remains closed. 如果門保持關閉，在電冰箱裡面的食物一般可以冷藏最多至4小時。

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 will seek reimbursement from PG&E.

您有哪些索賠選擇？您可能希望向保險公司提交索賠申請，他們可能在無需調查的情況下補償您，這取決於您的承保範圍，也可能為損壞的物品支付重置價。您的保險公司將會向PG&E要求賠償。

WHAT IF YOUR CLAIM IS DENIED? If your claim is denied, we will send a letter explaining the reason. It may be because of a gas or electric rule that applies to your situation. These rules are on file with the California Public Utilities Commission (CPUC). They have the same effect as other laws. If you are not satisfied with our decision and explanation, you have the right to file a court action, including a small claims action. The small claims court hears matters not exceeding \$7,500. The small claims process does not involve attorneys.

如果您的索賠申請被拒絕，怎麼辦？如果您的索賠被拒絕，我們將寄一封信給您解釋原因。這有可能是因為煤氣或電力規定適用於您的情況。這項規定來自於加州公用事業委員會（California Public Utilities Commission，簡稱 CPUC）。這些規定具有相似於其他法律的效力。如果您對於我們的決定和解釋認為不滿意，您有權向法院提起訴訟，包括小額訴訟。小額訴訟法庭的金額最高限度是\$7,500。小額訴訟程序無需涉及律師。

IS THERE A TIME LIMIT ON FILING A CLAIM OR A COURT ACTION? It is always best to submit a claim as soon as possible. PG&E is guided by claims experience and applicable time limits for filing legal actions, if the claim is denied. Our experience indicates that food spoilage and similar claims should be made promptly, and, therefore, such claims will only be paid if they are submitted and resolved within one year from the date of the incident. If you wish to file a court action, there are various time limits set by California law. Generally, these are: personal injury, 2 years from the date of the injury; personal inconvenience (such as a meal out), 1 year; business interruption or economic loss with no property damage, 2 years; tangible property damage, 3 years. If you have questions regarding these limits, you should consult an attorney.

提交索賠申請或法庭訴訟是否有效？最好的方式就是儘快提交索賠申請。如果索賠被拒絕，PG&E是依據索賠經驗和適用的時效限制來提交法律訴訟。我們的經驗告訴我們，有關食物腐壞和類似的索賠應該迅速地提交索賠申請，因此該類型的索賠只有在事故發生之日起，一年內，辦理提交解決才能夠獲得賠償。如果您希望向法院提起訴訟，加州法律有一些時效限制。一般來說，這些分別是：個人傷害，在傷害發生起2年之內的期限；對個人造成的不方便（例如外出用餐），一年期限；商業中斷或經濟損失，但無財物損失，2年期限；有形財物損害，3年期限。如果您對於這些時效有任何問題，請諮詢您的律師。

WHAT IS THE ROLE OF THE CALIFORNIA PUBLIC UTILITIES COMMISSION (CPUC)? The CPUC sets general rules relating to claims process, but it does not rule on the underlying merits of a claim. If you have a billing dispute that you are unable to resolve with PG&E personnel, the appropriate remedy is to file a complaint with the CPUC. For further information about the role of the CPUC, you can call 800-649-7570 or visit its website at www.cpuc.ca.gov.

加州公用事業委員會（California Public Utilities Commission，簡稱 CPUC）的角色是什麼？CPUC負責制訂與索賠程序有關的規定，但是該委員會不負責決定索賠申請是否屬實。如果您有與PG&E人員之間有任何無法解決的帳單爭議，適當地補救方式是向CPUC提交投訴。如果您想取得更多關於CPUC角色的信息，可致電880-649-7570或拜訪其網站 www.cpuc.ca.gov。