

WATER DAMAGE CLAIMS PROCESS

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1.0	PURPOSE	2
2.0	SCOPE	2
3.0	TERMS AND ABBREVIATIONS	2
4.0	SAFETY REQUIREMENTS	3
5.0	RESPONSIBILITIES	3
5.1.	City Council Or City Council Acting As Utilities Board.....	3
5.2.	City	3
5.3.	Springs Utilities	5
5.4.	Customer Care Division.....	5
5.5.	Distribution, Collection and Treatment Department.....	5
6.0	PROCESS	6
6.1.	Receive Water Damage Call (CSR And Others)	7
6.2.	Conduct Initial Investigation (WCM Crew)	7
6.3.	Process All Claims (City Risk Supervisor, City Adjuster & Third Party Adjuster)	8
7.0	PROCESS METRICS / SERVICE LEVELS	9
8.0	EQUIPMENT AND TOOLS	9
9.0	RECORDS MANAGEMENT	10
10.0	REFERENCE DOCUMENTS.....	10
11.0	ATTACHMENTS.....	10

WATER DAMAGE CLAIMS PROCESS

13246 Version 03
Approval Date 08/20/2021

1.0 PURPOSE

The purpose of this document is to define the steps taken to process a water damage claim. These steps lead to the successful completion of each water damage claim. They are:

- Receiving notice of a water damage
- Conducting the initial investigation
- Receiving, investigating and processing the claim
- Making a final determination on the claim
- Informing the customer of the determination

2.0 SCOPE

This process applies to the Colorado Springs Utilities and City organizations that process Water Damages. (See section 5.0 for those organizations involved).

3.0 TERMS AND ABBREVIATIONS

Adjuster – member of City's Risk Management organization

CEO – Chief Executive Officer

COE – Common Operating Environment

CC&B Springs Utilities Customer Information System is a database that automates and integrates every aspect of customer information, billing, and service.

City – refers to the City of Colorado Springs

CSR – Customer Service Representative

D/B – Database

Proximate Cause – direct cause of water damage. (Insurance legal term).

MAXIMO – Resource Management System - used to assign and track work done by Springs Utilities employees.

Risk Supervisor – member of City's Risk Management organization

SME's – Subject Matter Experts

Third Party Adjuster – external claims adjuster that can handle various claims

TTO#– Trouble Ticket Order

Officers - Colorado Springs Utilities Officer Team

WATER DAMAGE CLAIMS PROCESS

13246 Version 03
Approval Date 08/20/2021

Springs Utilities – refers to the Colorado Springs Utilities

Water Damage – occurs due to a main or service line becoming broken so that water enters a customer's home

WO – Workorder

WWO – Water and Wastewater Operations

WCM – Water Construction Maintenance

4.0 SAFETY REQUIREMENTS

All Colorado Springs Utilities safety and health policy and procedure requirements shall be determined and followed prior to implementation of any referenced operational procedures in this document.

Customers should be advised that the health hazard for water damages are moderate (i.e. mold) and customers are suggested to hire a professional to do the cleanup. All employees responding to water damages should be aware of potential health hazards (i.e. electrical or cross-contamination).

5.0 RESPONSIBILITIES

5.1. City Council Or City Council Acting As Utilities Board

- City Council/Utilities Board
(Council is involved infrequently or when contacted by the customer)
 - Accept/Review customer information
 - Determine how to process the customer request: hold Executive Session or deny request
 - Inform Risk Management of decisions on claims
 - Forward to Colorado Springs Utilities Chief Executive Officer for review

5.2. City

- Adjuster (Risk Management)
Adjuster's responsibilities include, but are not limited to the following:
 - Contact Crew Supervisor's, when necessary, to gather information
 - Contact customer and conduct a site visit to determine scope of damage

WATER DAMAGE CLAIMS PROCESS

13246 Version 03

Approval Date 08/20/2021

- Contact Crew Supervisor to request a determination/receive results of the investigation
- Confer with Operations, and other SME's, to make final determination on water damage
- In concert with Operations Superintendent and Manager to assist in making final determination
- Inform customer of final determination
- Coordinate all payments associated with the claim
- Reimburse customers for water damage claims
- Close claim in the Claims Database/file all paperwork
- Create monthly reports
- Risk Supervisor (Risk Management)

Risk Supervisor's responsibilities are subject to but not limited to the following:

 - Receive claims information from customer, Crew Supervisor, Legal, and Construction Outreach Manager.
 - Maintain hard copy claims file
 - Assign adjusters to claim cases
 - In concert with Crew Supervisor, assist in making final determination
 - Assist City Council by providing information regarding a customer claim
 - Receive cases taken under advisement by the Utilities Board and/or the Officers
 - Discuss cases with SME's and obtain claims information
 - Make final determination and draft Final Determination Letter (T01-13246)
 - Review Final Determination Letter (T01-13246) draft with SME's and Risk Management department, receive input from SME's and/or Risk Management department and update letter

WATER DAMAGE CLAIMS PROCESS

13246 Version 03

Approval Date 08/20/2021

- Send Final Determination Letter (T01-13246) to customer and copy SME's, Risk Management department, Utilities Board and Officers as needed.
- Assist City Council or City Council acting as Utilities Board by providing information regarding a customer water damage claim
- Maintain communication with the customer

5.3. Springs Utilities

- Spring Utilities Officers
 - Receive customer calls or letters on water damage claims/refer call to City (Risk Management)
 - Receive copy of Final Determination Letter (T01-13246) from Risk Supervisor as needed

5.4. Customer Care Division

- Dispatch receives initial customer call when water damage occurs
- Ask the following questions:

Is the customer experiencing large volumes of water flowing into their home?
If yes, note on TTO order and a Crew Supervisor will respond ASAP.
- Send CC&B TTO – include all information obtained from above questions
- **Crew Employee**
 - Check water main line for leak
 - Check water service line for leak
 - Restore water system to normal operation
 - Give customer Water Damage Claim Process Letter to Customer (I01-13246 or I04-13246) and Water Damage Customer Safety Guidelines (I02-13246)
 - Suggest customer contact a contractor for clean-up
 - Take pictures of damage for documentation purposes

WATER DAMAGE CLAIMS PROCESS

13246 Version 03

Approval Date 08/20/2021

- **Crew Supervisor**
 - Creates a workorder in Maximo
 - Completes workorder and field form
 - Assess data and determine cause of water damage
 - Report results of investigation on water damage to Risk Management
- **Operations Superintendent / Manager**
 - Make final determination (Operations Superintendent and Manager in conjunction with Risk Management)
 - Review draft of Final Determination Letter (T01-13246) written by City Risk Supervisor
 - Assist City Council by providing information regarding a customer water damage claim

6.0 PROCESS

SUMMARY:

Most calls concerning water damages go to the CSR in the Springs Utilities Customer Support Center at the Springs Utilities (there are exceptions when calls go to other sources such as City Risk Management, Springs Utilities Officers, City Council, Crew Supervisor, etc.). The overall sequence of events is:

- Dispatch creates a TTO and/or phone call comes through the main City Risk Management Claims phone line.
- The claim is then investigated and processed by the City's Risk Management department. A final determination is made by City Risk Management department and Springs Utilities Water Construction Superintendent.
- The customer has the opportunity to appeal the claim in court.
- In a limited number of cases the customer may go to the City Council/Utilities Board or Springs Utilities. However, the customer is not required to pursue resolution of the claim through the City Council/Utilities Board or Springs Utilities
- In all cases a resolution is achieved, and the claim is either resolved or denied.

(Although a process is provided herein to address those limited situations when the customer may approach the Springs Utilities or City Council/Utilities Board

WATER DAMAGE CLAIMS PROCESS

13246 Version 03

Approval Date 08/20/2021

after denial of a claim, it is solely an internal process and may not be relied upon by the customer.)

The following sections provide details on how each of the summary steps above is done:

6.1. Receive Water Damage Call (CSR And Others)

When water damage occurs, calls go to the Springs Utilities Call Center at 448-4800.

- **Process Call & Customer Information/Inform Dispatch**

When the call is received, the Springs Utilities CSR asks the customer for their address, locates their record in CC&B

- Dispatch reports the water damage. A [TIO](#) is created and sent to WCM

- **Talk to Customer & Dispatch Crew to the site of the Water Damage (Springs Utilities Dispatch)**

- Upon receipt of the call or [TIO](#), Dispatch talks to the customer to gather information on the water damage and also notifies the Springs Utilities Crew Supervisor.
- Dispatch gathers information from the customer on the nature of the water damage. At this point the information may help indicate whether the problem is in the service line or the main line. The information is entered into CC&B and is given to the Crew Supervisor.
- The Crew Supervisor then sends a WCM Crew to the site.

6.2. Conduct Initial Investigation (WCM Crew)

- **Check Main Line and Service Line for break/Contact and Advise Customer**

- The WCM Crew arrives at the site and checks the main line for evidence of a break.
- The WCM Crew finds the curbstop and checks for a leak in the water service line. (If there is a possibility of a leak on the service line crew shuts off curbstop to determine whose is responsible for the leak)
- If WCM Crew cannot determine reason for water flow, Leak Search Crew is called for further investigation.

WATER DAMAGE CLAIMS PROCESS

13246 Version 03

Approval Date 08/20/2021

- The WCM Crew gives the customer the Water Damage Claim Process Letter (I01-13246 or I04-13246), Water Damage Customer Safety Guidelines (I02-13246)
- The WCM Crew does not discuss the potential claim with the customer, but directs them to contact the numbers on the Water Damage Claim Process document (I01-13246 or I01-13246).
- Report paperwork copy given to the Crew Supervisor. The Crew Supervisor forwards all documentation to the Superintendent and Risk Management.

6.3. Process All Claims (City Risk Supervisor, City Adjuster & Third Party Adjuster)

While the initial investigation work is occurring in the section above, the Risk Supervisor is contacted through the following process:

- **Receive Claim/Enter In System/Assign Claims Adjuster (City Risk Supervisor)**
 - Risk Management receives initial information on the water damage from water field crews and/or citizen's. For each new contact, a claim is created in the claims database. Claims information comes from many different sources:
 - Customer: by letter, phone call, email, or walk-in
 - Workorder reports are used to investigate main break/leak or service break/leak
 - City Council
 - Third Party Adjuster: submits formal report
 - For all claims, especially those directly from a Customer, the Risk Supervisor verifies that the Call Center has been contacted and a water construction crew has been dispatched to the site of the water damage.

- **Investigate Claim (City Claims Adjuster)**

Once assigned the claim, the adjuster contacts several sources for the investigation. Crew Supervisor is key to getting information quickly and accurately. The Springs Utilities Crew Supervisor confirms the main line break/leak and also assists in the determination concerning Risk Managements' decision on acceptance or denial of the claim. If not already received, the Adjuster asks Crew Supervisor for the information already gathered. Additional documentation may be requested. The data is subject, but not limited to the following:

WATER DAMAGE CLAIMS PROCESS

13246 Version 03
Approval Date 08/20/2021

- Workorder Information
- Water main break history and the current water damage report
- Proximate Cause information
- **Compile All Data/Make Initial and Final Determination Regarding Claim/Inform Customer (City Adjuster, Springs Utilities Water Construction)**

Once all the information has been collected, the adjuster makes an initial determination on the claim using the policies described in the [Risk Management and Claims Regulation document](#) (found within the QBD database, section 4.3). The Adjuster confers with Crew Supervisor and/or Superintendent to discuss the initial determination. Other internal stakeholders such as Legal and Construction Outreach are consulted when necessary.

With all the information at hand, the Adjuster and Operations Superintendent and Manager make a final determination.

Once the decision is made, the Adjuster informs the customer. If the customer accepts the determination, the case is closed and all paperwork is processed and filed.

7.0 PROCESS METRICS / SERVICE LEVELS

Metric	Not Applicable
Definition of Metric	
Source of Metric	
Calculation of Metric	

8.0 EQUIPMENT AND TOOLS

- QBD Approved Process Documents Database
- QBD Draft Process Documents Database
- Personal computer with network access
- Risk Management Claims database
- CC&B

WATER DAMAGE CLAIMS PROCESS

13246 Version 03
Approval Date 08/20/2021

9.0 RECORDS MANAGEMENT

<u>Record Number</u>	<u>Record Title</u>	<u>Record Owner</u>	<u>Record Location</u>	<u>Type of Record</u>	<u>Retention Time</u>
T01-13246	Final Determination Letter	City Risk Management	City Risk Management files	Paper and electronic	7 years
NA	Risk Management Hard Copy Claim File	City Risk Management	City Risk Management Claims Database	Paper	7 years

10.0 REFERENCE DOCUMENTS

Source/Standard	Document #	Title/Description	QBD Status
QBD doc TTO	02001	Trouble Order Dispatching process	A
QBD document	00012	MAXIMO Work Order	A
Risk Management – City		Functional Claim Handling & Processing Procedures Manual	NA
QBD document	12213	Risk Management and Claims Policy	A
QBD document	10655	Wastewater Backup Claim Process	A

11.0 ATTACHMENTS

Attachment Number	Title
C01-13246	Process Flowchart
I01-13246	Water Damage Claim Process Letter to Customer
I02-13246	Water Damage Customer Safety Guidelines
I03-13246	Water Damage Claim Fact Sheet
I04-13246	Water Damage Claim Process Letter to Business Customer
T01-13246	Final Determination Letter