



Damage Claim FAQs

What is DTE's responsibility regarding a claim?

At DTE, it is our policy to respond to claims promptly and fairly. To evaluate your claim, we must determine:

- How the incident happened
- Whether or not we caused it
- Whether or not we are legally responsible
- The extent of your damages
- What the law considers fair compensation

We evaluate each claim based on the information you provide and our investigation, which may involve:

- The review of records
- Interviews of employees or witnesses
- A technical evaluation

Our goal is to reach a decision on your claim within 30 days of receipt of all relevant information. However, if there are complex issues involved or if we need additional information, the process may take longer. When our investigation is complete, we will inform you of our decision by contacting you via phone, email or mail.

What is the Customer's responsibility regarding a claim?

To ensure an efficient claims process, we recommend you do the following:

- Provide all necessary and appropriate information regarding the claim
- Promptly respond to DTE's requests for information or documentation
- Retain copies of all receipts for a full and accurate assessment of any loss or damage suffered
- Do your best to mitigate your loss

What documentation do I need to file a claim?

You can help us process your claim faster by completing the online form. Be as thorough as possible and provide supporting documentation such as:

- Detailed repair estimates or invoices printed and showing the name of the company, contact information of the company, and date of the request. DTE reserves the right to request an independent estimate.
- Receipts and purchase records. Make sure to indicate model number, serial number and year of any equipment for which you are seeking compensation.
- Photographs of the damaged items

How do I submit a claim?

Fill out the form online or download the pdf form to Mail*, Fax or Email for processing.

*The claim process will be delayed when the form is requested to mail to customer.

- Email: Damage_Claims_2@dteenergy.com
- Fax: 1.800.845.0351
- Mail: Damage Claim Management SB260, DTE Energy, One Energy Plaza, Detroit, MI 48226

What happens when food spoils as a result of a power outage? Can I be reimbursed?

Your losses may be covered by your homeowner's or renter's insurance. Check with your insurance company for more information.

Is there a time limit on filing a claim or court action?

You should submit a claim as soon as possible. To determine whether a claim is timely submitted, DTE is guided by the applicable legal time limits (called "statutes of limitations") for the filing of legal actions set by the Michigan Legislature or other applicable law. You should contact an attorney for advice regarding statutes of limitations.

What if the claim is denied?

DTE evaluates all claims fairly. If your claim is denied, we will explain the reason for the denial. You also have the right, at any time in the claims process, to file a court action, including a small claims action. The small claims process does not involve attorneys. You should contact an attorney for advice related to filing a court action.