

## **BP Claims Process Guidelines for Individuals and Businesses**

BP will pay all necessary response costs and is committed to paying legitimate claims for other loss and/or damage caused by the Deepwater Horizon incident. BP takes full responsibility for responding to the Deepwater Horizon incident, and will pay appropriate compensation. **Parish, county and local government representatives should refer to the document entitled “BP Expedited Parish/Municipality/Local Government Claims Process Guidelines” for guidance on filing claims.**

**Individual and business claimants may file a claim in one of three ways:**

1. Call the Deepwater Horizon response hotline number at **1-800-440-0858**
2. File a claim online at **[www.bp.com/claim](http://www.bp.com/claim)**
3. Visit one of BP's **Claims Centers**

**Claim Representatives will then take the following actions:**

- Contact the claimant.
- Obtain and verify the claimant's identity and collect a detailed description of the claim. In most cases, claims can be handled over the phone, with the claimant providing documentation by mail, e-mail or fax. In some instances the Claim Representative will meet with the claimant to obtain additional information and documentation.
- Inspect and photograph damaged property. A repair/replacement estimate may be prepared.
- For business interruption losses, Claims Representatives will determine the amount of time the business was not operational. They will request financial records including profit and loss statements and tax returns.

If a claim is rejected, the claimant will be notified in writing that no payment will be made, and the reason for that decision.

### **Interim Payments**

BP believes that it is appropriate to provide interim payments to claimants who are not receiving their ordinary income or profit while cleanup is underway. This allows for additional documents to be provided by the claimant and for the claim to be fully evaluated.

- Within 48 hours of receiving supporting documentation, the claim will be evaluated and the claimant will be notified if an advance payment will be provided for their claim.
- The advance payment will be up to the equivalent of one month lost income, based on the documentation provided by the claimant to support the claim. This advance is not based on actual income and may need to be adjusted for any secondary payment if the advance exceeds actual income. If a second payment is necessary, such payment will be based on actual loss of income and the documents provided. If the event continues beyond 1 month, claimants will continue to receive any future payments electronically.
- The check for the advance payment will be available at the nearest BP Claims Center, the location of which will be communicated to the claimant. Alternative arrangements can be made if this method of check delivery is not feasible.