



## **Making a Claim**

If you have incurred costs or suffered injury or damage for which you believe The Corporation of the City of Thunder Bay (City) may be responsible, you must follow the process outlined below for the City to consider your claim. In some situations, you are required to place the City on notice within 10 days of the incident. In all cases, it is important to act as quickly as you can.

The Municipal Act requires that the City receive notification in writing. To ensure that your claim meets the notice requirement, please forward your claim to the following address within the 10-day period:

**Office of the City Clerk, 500 Donald Street East, PO Box 800, Thunder Bay, Ontario P7E 5V3**

We strongly suggest that you have your notice delivered during office hours to ensure it reaches us in time.

Note that payment of any claim will not be made unless the City is legally responsible.

We suggest that in all cases of damage you contact your insurance company or broker. Depending on the type of property damage, and the insurance policy you purchased, you may be eligible for greater compensation than you can legally recover from the City or from others. Further, your insurer will pursue the City or others on your behalf if it believes they are responsible.

### **Claim Reporting Process**

Prepare your notice of claim in writing and ensure it contains the following information:

Name, mailing address, email address and telephone number of the person making the claim; Contact name, mailing address, email address and telephone number of the person submitting the claim (if different from above); Date, approximate time and exact location of incident (address of closest intersection); Brief description of incident (including original photographs/videos if available); Type of injury or damage; Name of any contractor involved (if applicable and/or known)

### **Response Time**

The City's insurance adjuster will acknowledge our receipt of your claim within two weeks. An investigation will begin upon receipt of the claim.

### **City Compensation for Your Costs**

The City will not be held responsible for your costs unless the evidence establishes that the City committed a negligent act or omission which caused damages or injury. Like most Canadian municipalities, the City of Thunder Bay only compensates when it is legally responsible for the damage sustained. This approach helps reduce costs for the taxpaying public – who ultimately bear the cost of these claims.