

Frequently Asked Questions about the BP Claims Process

1. How do I file a claim?

Filing a claim is free, simple and can be done in several ways:

1. Call 1-800-440-0858 (TTY device 1 (800) 572-3053). The average wait time for a representative is about 12 seconds.
2. File a claim online at various websites, including www.bp.com/claims.
3. Visit one of the 26 BP claim centers; however, BP recommends that claimants first obtain a claim number by calling the toll free line. This will avoid delays.
4. Mail a claim to ESIS, One Beaver Valley Road, Wilmington, DE 19803.
5. Claims that are of large monetary value or are based on complex economic predictions of loss should be sent to ESIS, One Beaver Valley Road, Wilmington, DE 19803. These claims will be handled by specialized claim adjusters with the assistance of accountants and other claims professionals.

2. What if I have questions regarding a claim, who can I contact?

To check on the status of a claim or if you have not heard from a claim adjuster, you can call 1-800-573-8249. Please be prepared to provide your name, address, and claim number so that the claim can be more easily located.

3. What types of damages can I file a claim for?

BP will pay all legitimate claims for damages resulting from the oil spill and necessary response costs. This includes:

- Property damage
- Net loss of profits and earning capacity
- Loss of Subsistence or natural resource damage
- Necessary removal and cleanup costs

BP also will evaluate all claims for bodily injury even though they are not payable under the Oil Spill Pollution Act of 1990.

4. What types of businesses and profit loss is BP paying for?

BP will look at the loss of income or net profit associated with a business that is directly affected by the oil spill. We need information about the nature of the income stream, evidence of historical income, and evidence of the link between the loss and the incident.

5. What do I need to file a claim

You will need to provide photo ID and documentation supporting your loss. BP is striving to ensure the claims process is as simple as possible.

- Individuals filing a claim for lost income can do so with a tax return or W-2, whatever will show what their previous income was over a 30-day period.
- Deckhands and others that work on a “cash only” basis also can submit claims. They will need to provide a photo ID and a copy of a pay stub or another document showing how much money they earn. They also will need to provide a phone number for their captain or manager to confirm employment.

6. Who can file a claim?

Individuals and businesses can file claims to cover the loss of personal income, the loss of net business profits, and/or damages to personal or business property because of the Deepwater Horizon Incident and oil spill. BP is committed to paying all legitimate claims.

7. If I have different types of damages, should I file more than one claim?

You should only file one claim. You can report different types of damages on the same form with the same claim number. Multiple claim numbers will delay the review of the claim. Claim adjusters will help you deal with any exceptions.

8. What types of documentation do I need to show my losses?

Loss of income or net profit claim documentation can include:

- Tax records
- Trip tickets
- Wage loss statements
- Deposit slips
- Boat registrations
- Copies of your current fishing license
- Financial statements

Commercial economic loss claims may require additional business specific records.

Property damage claims can require photographs and replacement or cleaning receipts.

Larger property damage claims may require on-site inspection by a claim adjuster.

Loss of rental claims can include prior occupancy rates, cancellations, tax records, and bookkeeping records.

Bodily injury claims are not payable under the Oil Pollution Act of 1990; however, BP will evaluate each bodily injury claim submitted on a case-by-case basis. You will need to provide medical records, medical bills, or pharmacy records to support the claim.

9. I am out of work due to the oil spill, can I file a claim?

Yes

10. I filed a claim with BP, what's next?

You will be contacted with a claim number and then contacted by a claim adjuster to discuss your claim. You will be asked to provide documentation supporting your claim.

11. I filed a claim for loss of income and BP provided me with payment last month, what about this month?

If you were given an interim advance payment for loss of income or net profits before June 1, you are eligible for a second payment. The second interim advance payment will be for the same amount as the first payment you received.

Individuals and businesses will receive their second payment about 30 days after their initial advance payment was received. For example, if you received a payment on May 15, you will receive a second interim advance payment about June 15. Checks will be mailed to you along with a letter that is printed in four languages -- English, Spanish, Vietnamese, and Khmer. It is important that you read that letter when you get it.

If you are receiving your first interim advance payment in June, the claims center will communicate with you about any further possible payments.

12. What size of a loss does BP consider to be a "large loss claim?"

Claims that are of large monetary value, generally more than \$5,000, or are based on complex economic predictions are considered large loss.

13. What is BP's process for handling large loss claims? (Detailed steps needed)

Large loss claims need to be sent to ESIS Large Loss Team, One Beaver Valley Road, Wilmington, DE 19802. These claims will be handled by experienced claim adjusters

with the assistance of accountants and other claims professionals. Financial documents supporting the claimed loss and identifying the ultimate beneficiary of the business should be provided with the submission. BP's Claims Process manual which can be found on bp.com/claims has an appendix section that includes acceptable documentation by industry.

After the file is reviewed and the current loss is determined by the adjuster, a recommendation for an advance payment is forwarded to BP Claims authorization team for approval. If approved, the adjuster will fill out a payment request form and forward it to the claims processing center, where a check will be issued.

The check will be sent to the mailing address of the business unless other arrangements are made. If BP does not accept the advance recommendation, it will return the file with an explanation of why the request was denied. In certain cases, the additional supporting documentation may be submitted for further review.

14. Will I have advance payment so that I can pay my monthly expenses on time?

We will work as quickly as possible to expedite your claim. Please promptly file a claim and have documentation ready for your conversation with a claim adjuster. As of early June, for those claims already paid to individuals, the average time for a payment from "claim filed to paid" was 5 days for loss of income and 7 days for property damage. All documentation needs to be received for efficient handling of claims. Complex claims take longer to evaluate.

15. For how long can I expect to receive payments from BP for loss of income?

Our focus has been on helping fishermen, small businesses and others who are not able to work until the spill is cleaned up, by making payments to replace income lost due to the spill. These payments will continue for as long as needed.

16. For how long can I expect to receive payment from BP for loss of profits?

BP is committed to paying all legitimate claims for damages resulting from the oil spill and necessary response costs. Our focus has been on helping fishermen, small businesses and others who are not able to work until the spill is cleaned up, by making payments to replace income lost due to the spill. These payments will continue for a long as needed.

17. I am receiving unemployment benefits. Can I still file a claim for loss of income?

BP is committed to paying all legitimate claims for damages resulting from the oil spill and necessary response costs. If you have a legitimate claim, you should file a claim. We recommend you discuss any questions about unemployment benefits with the state.

18. I am receiving payment under the Vessels of Opportunity program; will this affect my loss of income claim?

Those who participate in the VOO Program can file claims for damages or lost income due to the Deepwater Horizon Incident and the spill in the Gulf of Mexico.

19. I filed a loss of income claim with BP. Will I receive any information about employment opportunities from BP?

No.

20. I have questions regarding my BP claim. Who can I contact?

To check on the status of a claim or if you have not heard from a claim adjuster, you can call 1-800-573-8249. Please be prepared to provide your name, address, and claim number so that the claim can be more easily located.

21. I don't understand the claims forms. Who can I contact?

If you don't understand documentation forms, you can call your claim adjuster or call 1-800-573-8249, a toll-free line dedicated to those who have already filed a claim. If you have not filed a claim yet, please call 1-800-440-0858 (TTY device 1 (800) 572-3053).

22. My claim is too complex for the forms. What should I do?

Contact the claim center at 1-800-440-0858 (TTY device 1 (800) 572-3053) to file your claim. The staff will help you, give you a claim number and then a claim adjuster will contact you. You can discuss your claim with the adjuster.

23. English is not my first language, are there translation services available?

Some of the claim offices are staffed with translators including the following:

For Vietnamese:

- Bayou LaBatre, AL
- Bay St. Louis, MS; Biloxi, MS
- New Orleans , LA
- Boothville-Venice, LA
- Gretna/Belle Chase, LA

For Spanish:

- Bayou LaBatre, AL
- Bay St, Louis, MS
- Orange Brach, AL
- Mobile, AL
- Bay

For Khmer

- Bay St. Louis, MS

BP community offices also have translators. Additional translators will be provided as needed at claims centers. For an updated list, please see the web site www.bp.com/claims.

Forms are available in Spanish at

<http://www.bp.com/iframe.do?categoryId=9033798&contentId=7062408>

In Vietnamese at <http://www.bp.com/iframe.do?categoryId=9033799&contentId=7062420>

24. I am a business owner and my business is losing profits due to the spill, can I file a claim?

Yes

25. How quickly can I expect payment after I file a claim?

The single biggest issue holding up claims is the lack of documentation. We recommend you file a claim, get your claim number and then arrange to meet a claim adjuster to discuss your specific case. Submitting documentation for your claim is very important.

We encourage business owners to review the BP Claim Process guidelines that can be found at bp.com/claims. Complex claims take longer to settle.

26. I just started my business this year. What should I do?

Talk to your assigned claim adjuster to discuss this issue. You need to file a claim to get a claim adjuster assigned to you.

27. I had to close my business due to the spill. Will BP pay to get my business back into operation? If not, what kind of compensation can I expect?

You need to work with your claim adjuster who will discuss your specific claim and what types of documentation are needed to support your claim.

28. How will BP determine the size of my loss of income payment?

The documentation that you submit will be used to calculate the loss of income. If you have questions about what documents you need, please talk with your claim adjuster.

29. How will BP determine the size of my loss of profits payment?

The amount of the payment will depend on the documentation you submit. If you have questions about what documents you need, please talk with your claim adjuster.

30. How will BP determine the size of my property damage payment?

You will need to submit information that supports the claim, such as photographs and replacement or cleaning receipts. Larger property damage may require on-site inspection. These will be used to help determine the amount of the payment.

31. If I file a claim for current losses, can I file another claim for additional losses next month?

You do not need to file a second claim if you have already received a payment for loss of wages. If the loss is new or pertains to some other type of loss, please discuss your situation with your claim adjuster. Most people need to file only one claim form. You may, however, be required to supplement your documentation.

32. What is the difference between “loss of income” and “wage loss” claims?

Loss of income could refer to a number of sources of income, while wage loss refers to an individual's employment.

33. My neighbor received a larger payment than I did. How is BP determining the amount for initial "advance" payments?

The advance is not based on actual income, and you may receive supplemental payments if documented losses are larger than the amount of the interim advance payment.

34. I haven't heard back on my claim. What should I do?

To check on the status of a claim or if you have not heard from a claim adjuster, you can call 1-800-573-8249. Please be prepared to provide your name, address, and claim number so that the claim can be more easily located.

35. I have asked an attorney to represent me. Can I still file a claim?

Yes. BP will treat claimants represented by attorneys the same as claimants proceeding without the assistance of an attorney. You and your attorney may prefer that you deal with BP or its adjusters directly. In that event, your attorney must consent in writing. Your attorney must complete a form found at bp.com/claims or a letter of representation to ESIS, Inc., Fax: 1 (302) 476-6272, or by mail with instructions on approved communication to: ESIS, Inc., One Beaver Valley Road, 1 West, Wilmington, DE 19803.

36. If I disagree with the amount of payment I received for my claim, what can I do?

You retain all legal rights if you are not satisfied with BP's resolution of your claim.

37. What is BP doing to publicize its claims phone line numbers and claims office locations?

BP has engaged in extensive efforts to publicize its claims process and the claims telephone line and other mechanisms to access the process. BP has placed advertisements in local newspapers in the four states and publicized a claims website link in addition to the telephone number. BP also has placed television and radio advertisements in local and national markets publicizing claims information.

BP personnel have conducted town hall meetings and met with political leaders at every level of government. BP has opened 33 field offices across the states, sent personnel to each state to establish a local liaison between the communities and Unified Command response organizations and to assist communities in filing claims. BP has conducted

hundreds of press interviews about the process. As a result of these efforts, BP has received about 59,000 claims (as of June 17).

38. What services are available at the claims office locations?

Claims centers have been established to help individuals and businesses with the claims process. You may visit one of the 33 BP field offices; however, we recommend that you first obtain a claim number by calling toll free, 1(800) 440-0858 (TTY device 1 (800) 572-3053). You will be able to meet with a claim adjuster after you are assigned a claim number. Claim center locations can be found online at www.bp.com/claims.

39. If I file a suit against BP, will BP take any negative action against me?

No, although BP reserves the right to defend any lawsuit filed against it.

40. Does BP have oversight for the claims process?

Yes, the United States Coast Guard oversees the Claims Process

41. Will BP pay all business fixed costs that are not actively utilized due to the oil spill?

Claim adjusters are available to talk to individuals and businesses about their situation. We recommend you file a claim, get your claim number and then arrange to talk with a claim adjuster to discuss your specific case.

Frequently Asked Questions for Local and State Governments

1. What is the process for local and state governments to file a claim?

States, parishes, counties and local government and other political subdivisions that have incurred expenses responding to the Deepwater Horizon Incident and oil spill will have a separate dedicated process. Government entities should call (302) 476-7732. All government claims will be handled by a specialized team and will be given high priority. More detailed information can be found at bp.com/claims.

2. What types of damages can local and state governments file a claim for?

The categories below are intended to provide guidance to Local Government Entities regarding how the Government Entity Claims Team will consider different types of claims regarding their compensability under OPA.

- Net Costs of Increased or Additional Public Services -- Compensable costs include additional administrative costs, costs of additional personnel, and other out-of-pocket costs incurred for material and equipment that are incurred by a Local Government Entity as a result of its response to the Deepwater Horizon Incident.
- Response and Removal Costs -- All direct spill response operations, to the extent they have not already done so, will fully transition to the Unified Command. For this reason, claims for future Response and Removal Costs by Local Government Entities as part of the Government Entity Claims Process will decrease over time and eventually be unnecessary. Should a Local Government Entity intend to undertake or anticipate undertaking future response or removal actions, BP urges the Local Government Entity first to coordinate its efforts with the Federal On-Site Coordinator (FOSC) and Unified Command by contacting the Operations Section Chief or Deputy Incident Commander of the Unified Command Center.

Response and Removal Costs to be considered for reimbursement are those costs incurred by a Local Government Entity to prevent, minimize, or mitigate impact to natural resources within its jurisdiction from the Deepwater Horizon Incident, including both preventative and clean-up measures. Response and removal costs must be reasonable, necessary, and consistent with the National Contingency Plan.

- Lost Revenue -- Lost revenue claims to be considered for reimbursement include claims for revenue lost from taxes, royalties, rents, fees, and net profit shares that a Local Government Entity was unable to collect, and unable to mitigate, as a direct result injury, destruction, or loss of property or natural resources resulting from the Deepwater Horizon Incident.

Additional information can be found in the BP Claims Process manual at bp.com/claims.

3. What types or levels of governments are eligible to file a claim?

States, parishes, counties and local government and other political subdivisions that have incurred expenses responding to the Deepwater Horizon Incident and oil spill

4. How are claims evaluated?

The Government Entity Claims Team will review requests for reimbursements or pre-approval of proposed expenditures or actions and/or advances when presented. BP will have the right to audit reimbursements or the basis of advances. The Local Government

Entity must maintain appropriate supporting documentation and provide BP reasonable access to those records.

5. What types of documentation are required for government claims?

BP requests that Local Government Entities intending to submit claims for reimbursement through the Government Entity Claims Process submit a list of costs incurred to date that includes a description of the activity, an explanation for why the activity was necessary in connection with the Deepwater Horizon Incident, and supporting documentation.

For guidance on the documentation that should support a claim for reimbursement, please call **1(302) 476-7732**. This number is dedicated exclusively to the handling of Government Entity Claims. As described below, all requests for pre-approval of proposed expenditures or actions and, where appropriate, advance payment, associated with response to the Deepwater Horizon Incident should be made pursuant to a budget that has been submitted to and reviewed by BP's Government Entity Claims Team.

Requests for pre-approval of Response and Removal Costs and other direct spill response operations will be directed by the Government Entity Claims Team to the Operations Section Chief or Deputy Incident Commander of the Unified Command Center.

6. If governments have ongoing damages or expenses due to the oil spill, how are continuing payment processed? What do government officials need to provide?

Each month (or shorter period if required due to rapidly changing conditions), Local Government Entities should provide BP with a budget of all similar anticipated future costs associated with the proposed expenditures or actions for which the Local Government Entity seeks pre-approval and, where appropriate, advance payment.

The goal is to maximize pre-approval and, where appropriate, advance payment of compensable costs under the Oil Pollution Act of 1990 ("OPA") and minimize uncertainty regarding reimbursement of expenses incurred by Local Government Entities, thereby easing cash flow burdens on those Local Government Entities.

For all parties' convenience, each budget submitted after the first budget should include an accounting of costs actually incurred for the preceding budget period and should be compared (and documented) against the budget, with the new advancement request adjusted accordingly.

7. What timeline can government officials expect for claims to be processed?

All claims by Local Government Entities will be handled by a specialized team and will be given high priority.

8. Who can government officials contact with questions regarding claims?

Government officials should call **1 (302) 476-7732**. This number is dedicated exclusively to the handling of Government Entity Claims.

9. I am an official with a county or parish, can I file a claim directly with BP or do I need to work with my state's government?

Please file a claim for reimbursement directly by sending it by mail or fax to ESIS Government Entity Claims, P.O. Box 17160, Wilmington, DE 19850. Local Government Entities may also submit claims by phone by calling **1(302) 476-7732**.

10. If local government officials are not satisfied with the claims process or payment provided, what can they do?

Government officials should call **1(302) 476-7732**. This number is dedicated exclusively to the handling of Government Entity Claims.