

3. Respondent's address is:

727 Craig Rd.

(Address of respondent)

St. Louis

(City)

MO

(State)

63141

(Zip Code)

4. Respondent is a public utility under the jurisdiction of the Missouri Public Service Commission.

5. The amount at issue is: \$ [REDACTED]

(If your complaint is about money state how much is in dispute here.)

6. Complainant now requests the following relief:

(Explain what you want the Commission to do: the specific results you are seeking in this complaint.)

I would like the Commission to find Missouri-American Water Company at fault and require them or their insurance company to pay for damages caused by a faulty, defective water meter which was originally installed by the water company and left in place after a new outdoor meter was installed rather than making the simple modification to the meter setting to remove the original meter which was no longer needed.

7. The relief requested is appropriate because Respondent has violated a statute, tariff, or Commission regulation or order, as follows:

(Explain why the Commission should grant the relief you seek: the facts that constitute a violation of a statute, tariff, or Commission regulation or order.)

Travelers Insurance claims the company is not responsible because it is protected by Rule 3E citing no contributory negligence. The company is negligent because it left its old meter in place inside the home rather than removing it when the new replacement meter was installed outside.

Travelers further attempts to deny blame for the damage by using Rule 6A stating the customer is required to have a working stop and waste valve. There is a working shut-off valve in the home which is what was used to stop the flow of water when the water meter failed.

Travelers also claims that Rule 15H prevents the company from being responsible because the customer is required to

provide a location for the water meter which in the event of discharge will not cause damage. The company installed and serviced the meter in this location many years ago. This location was not chosen by the customer. When Missouri American water installed a new water meter outside it did not suddenly make the old meter property of the customer and change the responsibility. After the meter was removed by the water company a piece of pipe was installed in its place. If this pipe had been installed in the first place when the new meter was put outside then this event would not have occurred. Now the company is trying to pass the blame of its own mistakes onto the customer rather than accept responsibility and pay for its own negligence.

8. The Complainant has taken the following steps to present this matter to the Respondent:

(Please describe in detail what steps you have already taken to resolve this complaint.)

I have talked to Missouri American Water company. I have talked to their insurance company, Travelers. I have talked to my insurance company. My insurance company has talked to their insurance company. Now I have filed a complaint with the PSC.

Date July 26, 2023

Complainant's Phone Number

Alternate Contact Number

Signature of Complainant Diana J. Miller

Complainant's Printed Full Name DIANA J. MILLER

Complainant's E-mail Address

Attach additional pages, as necessary. Attach copies of any supporting documentation. Do not send originals of any supporting documentation.

Diana Miller
[REDACTED]
[REDACTED]

July 26, 2023

Missouri Public Service Commission
P.O. Box 360
Jefferson City, MO 65102

To Whom it may concern:

Sometime between 9:00 pm, February 26 and 3:00 pm February 27, 2023 Missouri American Water's meter failed at my home [REDACTED] flooding my finished basement. After immediately contacting Bieg Plumbing and American Water the plumber arrived and while he was shutting off the interior water valve discovered water was coming out of a crack in the back of the meter. When the American Water technician he shut off the outside valve (which was replaced sometime in 2022 when American Water also installed a new exterior meter at the same time) and removed the faulty meter and replaced it with copper pipe. He told me that American Water rarely accepts liability even though he acknowledged the meter had failed and wasn't necessary because it had been replaced with the one in the front yard and that I had to contact my insurance company to file a claim. He gave me the AWC phone number and service order no. before he left.

I filed a claim so the damage assessment, water and mold remediation, salvage, and restoration process could begin. A day or two later I contacted American Water's Claims department and filed a claim. Their adjuster came out inspected the damage and a few days later I received a denial letter which I'm disputing (#7. in my attached formal complaint).

I feel American Water is liable due to their negligence to remove the old meter. When they installed the new exterior meter they created this situation where the aging, obsolete interior meter became a failure risk making me the homeowner vulnerable to damage or injury. They had ample time to remove the meter and did not. Had it been removed this catastrophe would have been avoided. I also have a working interior shut off valve which is how the plumber was able to stop the water flow. Also the location of this meter was chosen by the water company just like the new meter location was chosen by American Water.

Since this incident I have learned that due to this claim my insurance company will not renew my homeowner's policy. Also during the salvage and cleanup process I injured my knee when I had to climb the stairs repetitively in order to save my property. I am currently being treated for my injuries which may be permanent and feel I should be compensated for medical expenses as well.

Sincerely,



Diana Miller

Damage Expenses

(as of 7/26/23)

Claim damage total (paid by insurance to date)	\$ [REDACTED]
Damage to furniture / personal property items (estimated replacement cost)	[REDACTED]
Insurance deductible	[REDACTED]
Bieg plumbing	[REDACTED]
Ameren electric bill overage (approx.)	[REDACTED]
A.E. Schmidt (pool table knock down and setup)	[REDACTED]
Insurance rate increase	TBD
Medical expenses	TBD

Diana Miller
[REDACTED]

SAINT LOUIS MO 630

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RECEIVED

JUL 31 2023

MO PUBLIC SERVICE COMMISSION
MAIL ROOM

*Missouri Public Service Commission
P.O. Box 360
Jefferson City, Mo 65102*

65102-036060

