

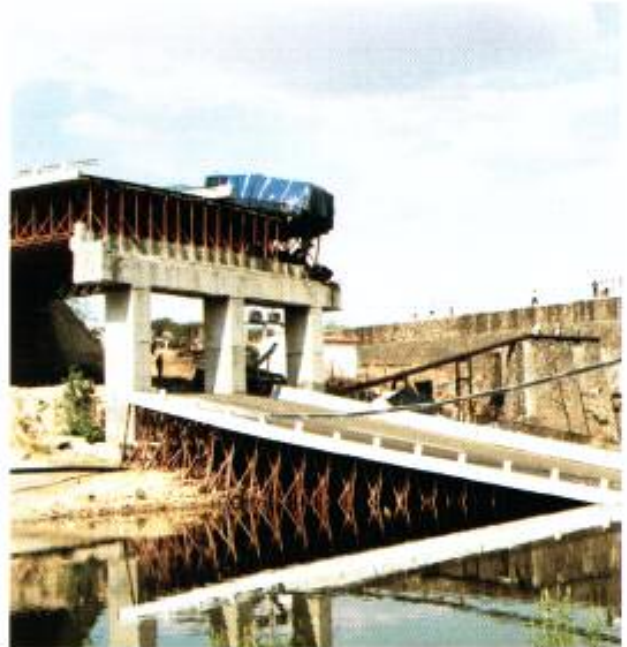
Slide No. 117
 Collapsed highway bridge deck. Indicated faulty zone was found only 16 meters from the pillar



Amount of Loss	Nil
Cause	Faulty workmanship, mainly poor welding work.
Short description	When a 90 ton trailer crossed the 4-year-old bridge, the bridge suddenly collapsed.
Comments	The investigations revealed poor quality of weldings through lack of supervision. Further observations show a thin and badly executed concrete deck and strange design incorporating thin steel members. Faulty workmanship as the cause is supported by the fact that the faulty zone was found only 16 m from the pillar of the 50 m middle span. If the collapse were produced by a live load on a healthy structure, the collapse would have more likely occurred in the middle of the span. The policy covered "named perils": fire, earthquake, storm, floods, rockfalls, aeroplane crashes and vandalism. Therefore the refusal of the claim was accepted by the insured.
Conclusion	If a competent engineer had checked the structure, which should always be the case before issuing a CC-policy, his report would have warned the insured about the critical condition of the structure and the collapse could have been avoided.



Slide No. 118
Collapsed bridge as part of highway



Slide No. 119
Trailer broke into two sections, whereby the driver and front half just survived



Slide No. 120
One of the welds which failed by simply coming loose



Slide No.121
Bad workmanship on concrete deck pouring