

## DETAILS OF INTERESTING CLAIM

### Type of Insurance:

Machinery Breakdown

### Description of damaged item:

### Cause of Loss:

Improper installation (damage to conduits during construction)

### Claim Cost

Approx \$75,000 CDN

### Description of Incident and Loss Prevention Measures initiated:

300 KVA 27,600 volt street side pad mount power transformer had failed.

- \* Testing found that the conductors between the transformer and main electrical room had shorted out.
- \* The Hydro utility was called and they disconnected the burned out transformer and removed it from the pad. A new replacement transformer was delivered ready for mounting after repairs had been completed.
- \* In the interim a 400 KW portable back up generator was temporarily connected to the building service and has sufficient capacity equal to the main power supply in order that the various businesses in the building could operate at regular capacity.
- \* Camera had been used in the conduits to determine the cause and extent of damage. The camera found that the conduits had been crushed in two locations and that one of the conduits had a fracture at a third location which probably damaged the conductors that created the short circuit.
- \*The sections of concrete that had to be cut. One was just outside the front door of one of the units and the other two sections were inside the unit. A larger cutting machine was required due to the size and thickness of concrete
- \* Inspection of the transformer pad found that the water table in the area was high and that the conductors were submerged.
- \* There are (3) conduits between the transformer pad and the electrical room which run under the floor of the building. The conduit had been deformed probably at the time of construction due to improper back filling or unprotected heavy loading. No recent activity has given rise to the incident.