

Lightning Damaged Electrical Equipment



ILC Assignment:

- Review a loss event in which lightning caused a fire on a utility transformer and damaged their electrical switchgear.
- Perform a visual inspection of the photographic evidence.
- Determine if the repair costs were reasonable.
- Provide a written report to the adjuster of our opinions and findings.

ILC Analysis:

- ILC acquired documentation and reviewed the repair parts, services, and costs that were completed. Almost \$8,132.00 in labor cost invoices were received with an overall downtime of 3 weeks.
- ILC identified that submitted photographs illustrated copper busbar, conductors, and contractors, which appeared to be overloaded and burned. The photographs also appeared to indicate damage to conducting elements on the roof.

Summary:

- ILC confirmed that the electrical repairs were of LKQ parts, and the prices charged were in line with the industry.
- ILC determined that given the scope of and nature of the repair work, the time spent removing the damaged remnants, installing the replacement components, and returning electrical service to the facility was reasonable.
- ILC confirmed the electrical equipment could be returned to pre-loss condition by replacing the electrical switchgear for \$48,250.