

## Indoor Water Park Flood Loss



### ILC Assignment:

- After a flood-related loss to an indoor water park resort mechanical room, ILC was brought in to perform an inspection of mechanical rooms that housed motors, pumps, water conditioning equipment, and electrical distribution equipment.
- The insured submitted costs to replace the entire electrical distribution system with the material costs at \$260,000.00 alone.

### ILC Inspection Details:

- Since ILC was at the site soon after the flood, ILC was able to identify what electrical distribution equipment was damaged from the flood loss event and which was not.
- ILC identified and documented electrical distribution equipment that exhibited corrosion above the high water line which existed prior to the flood event due to the working environment (chlorine vapors in the mechanical and electrical rooms).

### Summary:

- ILC determined that the electrical repair contractor quoted to replace all electrical equipment that exhibited corrosion, whether it pre-existed the flood event or not.
- The total repair costs, including costs for materials and labor, was \$500,000.00 for the electrical distribution system.
- With ILC's identification and documentation of the pre-existing conditions, the costs for restoration of the electrical systems due to the flood event was limited to \$90,000.00. Further, the downtime to address repairs due to the flood event was limited to two days, saving our client money and business interruption.