

## TECHNICAL INSPECTION REPORT

A small radio broadcaster lodged a claim with their Insurer when a number of electronic items malfunctioned following a severe storm. A senior Loss Adjuster was engaged to assess the claim and promptly engaged ADR to conduct a technical inspection of the affected equipment and provide a detailed Technical Report. ADR's experienced technician attended site to investigate the circumstances of the purported Event and to remove the affected items for transport to ADR's technical laboratory. The purpose of the inspection and report is to determine whether the items listed in the claim were in fact affected by the described Event and if there is any opportunity for a Technical Restoration. In this case the equipment was reportedly malfunctioning due to a lightning strike, therefore the technician looks for evidence of a power surge. ADR's qualified technicians have the know-how and facilities to dismantle electronics/electrical equipment to examine them to a component level in order to ascertain a root cause of failure. Power surges on electronics generally cause catastrophic failures that can be easily identified (by an appropriately trained professional). In regards to this claim, ADR's technician examined each piece of electronic equipment and was able to conclusively identify failures which typically occur during power surge activity, such as 'arc' damage to PCB's, power supplies and network ports etc. Therefore ADR's formal Technical Inspection Report prepared for the Loss Adjuster concluded that the equipment had suffered a catastrophic failure as a result of the reported Event. Furthermore the noted damage sustained by each piece of electronic equipment was significant enough that a complete technical Restoration would *not* be economically viable in this situation.



## ADR UPDATE

For 20 years ADR have provided Technical Inspection Reports on electronic, electrical and mechanical equipment. In the context of insurance claims, there are 4 definable reasons for equipment to malfunction. To assist the Loss Adjuster in assessing an Insurance claim involving faulty equipment, ADR's reports include a conclusion based on the following definitions.

1. **Misadventure** - Damage caused by a specific Event such as water ingress or lightning strike etc.
2. **Breakdown** - The sudden, acute failure of component(s) in a system.
3. **Wear & Tear** - Failure of components that have a practically finite life.
4. **Maintenance** - Failure of components or sub-systems due to lack of periodic service.

## COMIC RECOVERY

"Yes Sir, we'll send a technician to inspect your faulty Wi-Fi router for lightning strike damage ASAP. I'm sorry, but unfortunately we can't do anything about your antsy teenagers in the meantime."

