



TECHNICAL INSPECTION

A fitness centre was affected by a water ingress during one of Sydney's typical thunder storms. The Event occurred late in the evening while patrons of the centre were operating the various exercise equipment. The manager of the centre was contacted by one of the patrons and soon after attended the scene to inspect the damage. The manager noted water coming in through the ceiling panels, falling to the floor and then flowing along the floating timber floor boards as it found it's way to the lowest point of the room, eventually seeping through the floor boards and escaping through the sub-floor. The owner of the business was concerned about a number of pieces of equipment that were in the area where the water came into the building. Claiming to his Insurer that the equipment was malfunctioning and potentially unsafe to use, he switched them off and restricted his customers from using them until they could be inspected. The Insurer appointed an experienced technical Loss Adjuster to assess the claim. The adjuster requested that ADR attend site to determine if the equipment had sustained any damage related to the Event. ADR staff performed a cursory inspection of the equipment on-site and were unable to find any signs of damage related to a water ingress. The Insured was adamant that water had affected the equipment, so the Adjuster instructed ADR to pack up and transport the equipment to the ADR technical laboratory

for a comprehensive examination and technical report. The ADR technician partially dismantled and carefully inspected and tested each of the units purported to be affected by the ingress. Each unit was thoroughly tested for safety and functionality, with all units displaying normal operation. ADR subsequently produced a detailed technical report which included a description of the circumstances of the claim, details and images of each piece of equipment inspected and a conclusion, which in this case determined that the exercise equipment had not sustained any damage related to a water ingress Event. The adjuster passed this information onto the Insurer along with their assessment of the claim, which ultimately led to the Insurer instructing ADR to deliver the equipment back to the fitness centre.



Technical Inspection Report - What's in it?

Equipment that is claimed to have been affected by an Event requires a technical inspection to confirm if there is any damage that is related to that Event.

ADR performs technical inspections based on scientific examination and evidence to compose comprehensive reports which include:

- A detailed manifest, including manufacturer, model, serial numbers and photographs;
- The functionality of all equipment suspected to have sustained damage;
- The extent of any damage sustained as a result of the Event;
- That the damage to the items was consistent with the Event described;
- Whether the items in question are feasibly Restorable from both a technical and economic perspective;
- Conclusion, stating cause of damage in relation to the claim;
- Recommendations;
- Restoration estimates if applicable.

COMIC RECOVERY

"Yes Ma'am, we can inspect your rowing machine for water damage, however, if your son was trying to use it in the pool, then I'm pretty sure it's water affected."

