



Protect Your Property with Thermography

Electrical system failure can cause extensive damage to your business or property, regardless of size.

Why consider thermography for your business?

If you are concerned that your electrical distribution systems are overused or outdated, you can take proactive measures to identify hot spots and eliminate potential risks before they occur.

When performed by an accredited technician, thermography or thermographic infrared scanning is an effective technique for detecting potentially dangerous problems in electrical systems, which allow for repairs to be made before unplanned electrical service interruptions occur.

Potential causes of electrical system failure include:

- Loose connections within electrical panels on wiring contacts and component connections
- Deteriorated or dirty electrical cable connections
- Short circuits
- Overloads
- Load imbalances

If left uncorrected, these conditions could result in:

- Power surges
- Electrical power outages
- Fire and explosions
- Downtime of operations, resulting in loss of production, higher operating costs, dissatisfied customers, and a loss of profit.

Thermographic testing is a beneficial, preventative maintenance procedure that minimizes these types of loss exposures.

How does thermography work?

Thermographic cameras produce an image of infrared/heat radiation from a defective electric component or connection that is invisible to the human eye.

The higher an object's temperature, the greater the emission of infrared radiation detected. If higher than normal infrared radiation is detected, a schedule shutdown of equipment can be made to correct the problem prior to a failure occurring.

Who can benefit?

Thermography testing is used by a wide variety of commercial and industrial sectors, made up of both large and small businesses, including:

- Manufacturing
- Warehousing
- Livestock farms
- Heavy industry
- Real estate operations (such as apartments or office buildings)

Loss Prevention Tips

The best measures you can take to protect your business are preventative measures. Consider the tips below.

- **Practice good housekeeping:**
 - Keep electrical panels free of dirt and dust.
 - Avoid storing combustible materials on or around electrical equipment.
 - Keep electrical rooms cool, clean, and dry.
- **Consider installing surge protection to protect equipment:**
 - on the main electrical connection
 - on distribution panels
 - at point of use
- **Develop a recurring inspection and maintenance program for your electrical equipment including any:**
 - Transformers
 - Breakers, fuses, and switches
 - Motors

Intact Insurance Equipment Breakdown product highlights

- Covers elevators, ovens, furnaces, piping, electronic, and microelectronic objects which may not be covered by other insurers.
- Includes Service Interruption coverage for business interruption and stock spoilage losses that are beyond customer control.
- Covers losses due to operator error.
- Optional coverage for loss of profits, even while equipment is under warranty.
- Includes the option to adjust losses at 125% of the loss amount (up to \$250,000) for a technological improvement or environmental upgrade to the affected piece(s) of equipment.
- Keeps you operational with Extra Expense coverage that can include outsourcing expenses to complete contracts and equipment rentals.
- Covers losses due to exposures not normally considered, such as resulting damage from ammonia contamination.

Loss Prevention Examples

Electrical Damage:

An apartment complex electrical supply bus was severely damaged due to overheating. As a result of the damage, tenants had to be relocated and extensive rewiring was required. Insured losses included:

Direct damages: \$132,950

Extra expenses: \$85,756

Transformer Damage:

A power feed cable from the main transformer to a machine shop's electrical distribution panel shorted to ground causing damage to the transformer. The transformer could not be repaired, and replacement was required. Insured losses included:

Direct damages: \$67,261

Extra expenses: \$3,885

The Intact Insurance Advantage

- Equipment breakdown insurance is available as a stand-alone policy or it can be added to any Intact Insurance business package policy.
- Policies are written by a specialized team of underwriting experts with equipment breakdown and engineering expertise.
- A dedicated loss prevention engineering team can help identify and make recommendations to mitigate potential equipment breakdown risks.
- Customers benefit from a 24/7 claims service guarantee and access to a specialized equipment breakdown claims team.

Contact your broker to learn more about the loss prevention guidance available from Intact Insurance.