

Rooftop HVAC Loss



ILC Assignment:

- ILC performed an investigation into the cause of damage and repairability of a non-serviceable roof-mounted heating ventilation and air conditioning (HVAC) equipment.
- The insured believed the equipment to have been damaged in a weather-related event after a cover for the HVAC unit was found on the ground.
- ILC worked with the re-insurer on developing an equipment breakdown policy.

ILC Inspection Details:

- At the time of the site visit, ILC observed a multi-unit commercial building with three independent HVAC units.
- ILC identified and documented damages to the three independent systems including, clogged air filters and major corrosion.

Summary:

- While the insured believed the inoperable HVAC unit was a result of exposure to rainwater due to a missing service access cover, ILC determined that the extent of severe corrosion damage was a result of continued operation with failed components.
- After correspondence with the OEM, ILC determined the best means of returning the insured to operation quickly and cost-effectively was with a replacement quoted for \$7,850.