



## FIRE LOSS

# HEALTHCARE EQUIPMENT

### ILC ASSIGNMENT:

Damage was reported to two CoolSculpting machines at a Med Spa in New Mexico, where two separate fire incidents allegedly damaged the lower section of each machine. The insured claimed each machine was inoperable. Conducted a visual inspection of the CoolSculpting Machines to review the extent of damages. Determined if the machines were repairable or required replacement. Compiled an inventory of machines and damaged machine parts. Reviewed all submitted proposals by outside vendors and provided a written report of findings.

### CHALLENGES:

- Insured determined that both machines were inoperable and needed to be replaced with new machines.
- OEM Service Engineer inspected Machines and initially did not consider repair options.

### ILC VALUE-ADDED CONSULTING:

- Conducted an equipment inspection, revealing no signs of fire or electrical arcing damage to the machines.
- Questioned the OEM about their inspection findings, discovering no internal damage due to a fire event.
- Collaborated with the OEM, deciding to send the machines back to the factory for inspection and repair quote compilation.
- Requested loaner units from the OEM to minimize business interruption during the inspection process.
- Monitored the authorization and shipping process for a timely handoff while the insured's units were being inspected.
- Post-OEM inspection, determined \$8,300 in repairs were needed instead of the initially proposed \$350,000 complete replacement.
- **Achieved a 97.5% reduction in the claim through value-added consulting services, saving the client in claim costs and expediting the insured's return to business.**

**REQUEST A CONSULTANT:**

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