



## Underground cable damage causes extensive power outage in condo

HSB Canada, part of Munich Re, is a technology-driven company built on a foundation of specialty insurance, engineering, and technology, all working to drive innovation in a modern world, to keep you ahead of risk.

**A 4-story condo building experienced a complete electrical outage due to a wiring failure occurring underground in the parking area between the transformer and the building.**

A rental generator was required to supply power to residents while repairs were being made. The investigation revealed the underground cable, original to the building, suffered a short, most likely caused by damaged insulation.

Since the original cable was located beneath the concrete parking lot, it was more expedient to re-route the cable through the lawn to the building. As a result, the lawn's sprinkler

system also needed to be dug up and re-installed. It was also determined that a new vault had to be placed underneath and around the transformer.

### Loss details

Direct damage: \$95,000  
Extra expense: \$49,000