



Animals can cause breakdowns too!

Loss bulletin

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.

Although there are many causes of equipment breakdowns, it is surprising how many are caused by animals and how much damage can result.

Snake shuts down city power

A snake squeezed into a breaker box in a municipal utility substation, knocking out power to the city. Damage from electrical arcing was so severe that temporary rental equipment was brought in to restore service.

- Paid losses, including \$84,754 lost income, totalled \$342,707.

Squirrel accident means no ice, no beer

A squirrel shorted out a utility transformer and caused power to fluctuate inside a nearby store. The accident damaged a snow cone ice shaving machine and a beer cooler's refrigeration compressor.

- Paid losses: \$3,340

Bat causes law office telephone breakdown

When the telephone system in a law office went down, a technician began troubleshooting by opening the equipment cabinet on the voice



processor. He heard a strange sound and a bat flew out of the console. The animal had somehow become trapped and shorted out the system's circuitry.

– Paid losses: \$4,800

Horse damages healing therapy machine

A horse being treated for a leg injury kicked the head of a shockwave therapy machine. The veterinarian observed that sparks later shot from the machine, which was used to help animals heal broken bones and connective tissue. A new machine coil, transducer and therapy head had to be shipped from Europe.

– Paid losses: \$35,270

Birds on high voltage wires

Birds flew into high voltage lines connected to transformers for a community building complex, disrupting the power supply and damaging fourteen rooftop air conditioning units. Extensive repairs were necessary.

– Paid losses: \$203,789

Lizards on electrical connections

Smoke poured from the main panel and circuit breaker at a regional wastewater treatment plant. Firefighters responded and found two dead lizards on the burned out connections. The accident shut down pumps until repairs could be completed.

– Paid losses: \$8,839