



## Condominium suffers blown electrical panel Equipment breakdown loss

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At approximately 7:00 p.m. the building superintendent of a condominium apartment building discovered that a power failure had shut down all equipment in the mechanical room. An electrical contractor was called and proceeded to replace a blown 400 Amp fuse. The contractor then restored power without first determining the cause of the blown fuse. Upon switching on the 400 Amp breaker which controlled the power supply to the air conditioning unit, a small explosion resulted, completely destroying the panel.

The control panel had not been fitted with a moisture barrier and was not of weatherproof construction. Moisture

accumulation, combined with insulation deterioration between the penthouse distribution panel and the chiller control switch, is the suspected cause of the loss.

### Loss details

**Nature of Business:**  
Condominium apartment building  
**Type of Equipment:**  
Electrical panel for air conditioning unit  
**Age of Equipment:**  
3 months

**Final Loss Settlement Amount:**  
\$14,950.52