



# The I-ENG-A Report

A Publication of the Investigative Engineers Association, Inc. (I-ENG-A®)  
 Nationwide (800) 523-3680 [www.ienga.net](http://www.ienga.net)

## Lightning Claims: What can be done?

How can we as investigative engineers know when and how to service the insurance industry on lightning claims? The best answer may be to provide a series of basic precepts and rule-of-thumb questions to be asked upon initial receipt of an alleged lightning loss.

### **AIR CONDITIONING UNITS:**

- 1) Did the insured/repair company replace the condensing unit and air handler unit?
- 2) Did the insured/repair company replace the entire condensing unit? If so,
- 3) Was the repair bill submitted greater than \$650 for a five-ton unit or less? (The standard repair cost for most residential units.)
- 4) Was the repair bill submitted greater than \$1,500 - \$1,750 for a large greater-than-five ton unit (The standard repair cost for most large commercial units)?
- 5) Were electrical repairs made to the structure's electrical components (including, but not limited to circuit breakers, circuit panels, fuse panels and wiring)?
- 6) Was all damage strictly confined to the air conditioning equipment (no additional damage to the exterior property or interior contents)?

### **SATELLITE RECEIVER EQUIPMENT:**

- 1) Does the claim include replacement of the receiver, LNBC (Low Noise Block Converter), LNA (Low Noise Amplifier) and BDC (Block Down

Converter), Antennae, and Motor drive for the positioner (Antennae)?

- 2) Does the course of repairs exceed \$500-\$600 dollars?
- 3) Does the claim submitted include replacement of the satellite dish antennae?
- 4) Does the claim indicate a date of loss a month or more prior to submission of the claim?
- 5) Was the estimate submitted by a non-factory authorized repair center or sales companies selling different brands of equipment?

### **WELLPUMPS:**

- 1) Does the claim submitted include replacement of the well pump & motor?
- 2) Does the claim submitted include well drilling or piping charges?
- 3) Does the claim submitted include replacement of the well pump, well pump motor, wiring & control box?
- 4) Does the claim submitted on a residential well pump exceed \$650.00 to \$700.00 in parts alone?

### **COMPUTERS:**

- 1) Does the claim submitted include computer, keyboard, drive unit, CRT unit, Random Access Memory (RAM), Terminals, UPS (Uninterrupted Power Supply), Monitor Screen, Telephone Modem, Programs and VHS Unit?
- 2) Does the claim submitted include replacement of a computer at a cost of 500.00-600.00 of the original purchase price of the equipment?
- 3) Is the age of the computer being

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investigative engineering - property damage - cause and origin - biological growth analysis - fire and arson investigation  
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- replaced 3-5 years or greater?
- 4) Is the estimate for repair/replacement submitted by a non-factory authorized repair center (or sales company selling different brands of computer equipment)?
  - 5) Does the repair estimate include a detailed breakdown of each part or component price with separate labor charges and a separate reprogramming charge?
  - 6) Is the equipment protected with surge/suppression equipment, PLC (Powerline Conditioner), or UPS (Uninterrupted Power Supply) equipment prior to the loss which is not submitted as part of the damage claim?
- telephone lines or telephone parts?
- 5) Does the estimate for repairs indicate a salvage value (trade-in allowance on the damaged parts)?
  - 6) Does the estimate for repairs exceed more than 30% of the original purchase price?
  - 7) Was the telephone system properly installed with the proper grounding equipment prior to the loss?

### **ADDRESSED QUESTIONS:**

As in all cases of reported lightning loses, these rule-of-thumb questions should be examined by the adjuster and/or the investigative engineer.

### **TELEPHONE SYSTEMS:**

- 1) Does the claim submitted include replacement of KSU (Key Service Unit), PS (Power Supply), Instruments and Wiring?
- 2) Does the claim submitted include additional equipment, expanded or updated equipment?
- 3) Does the claim cover replacement of component parts rather than repairs of component parts?
- 4) Does the claim include relocation of

If after examining them you still have questions which you are unable to answer, and you are required to make a decision on how much investigating to do, you may contact the Investigative Engineers Association, Inc., Corporate Headquarters for further instruction.

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