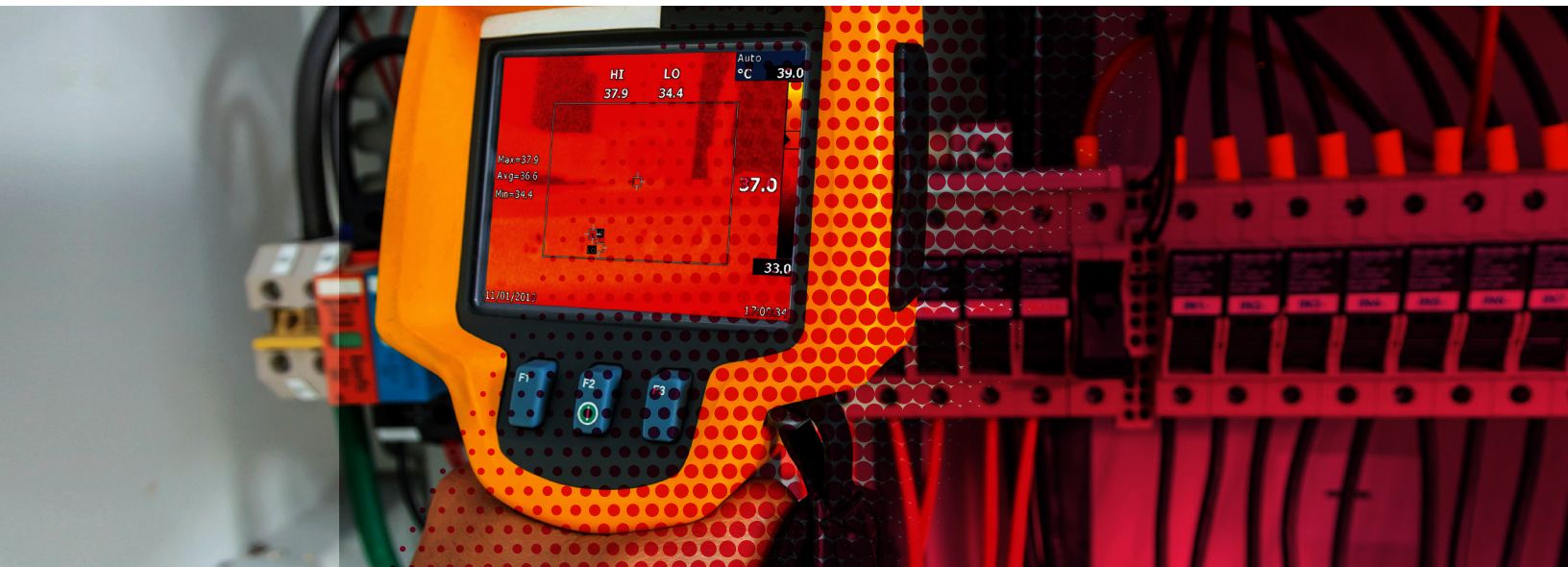


Loss Prevention

Take a proactive approach to loss prevention!



Benefits of Infrared Thermography

Electrical systems have a large loss potential, as they may make up a major portion of your property value. Their failure can result in extensive damage to property and equipment, loss of production, higher operating costs, dissatisfied customers and loss of profit.

Potential causes of electrical system failure:

- loose connections
- electrical component fatigue
- oxidation
- wear and tear
- imbalanced circuits
- defective breakers
- damaged switchgears
- faulty fuses or fuse clips
- overloaded circuits
- poor workmanship
- material defects
- defective products (including new installations)
- age of components

Infrared thermographic testing is a beneficial preventative measure that can help minimize loss exposures.

Loss Prevention - **Benefits of Infrared Thermography**



What is an infrared inspection?

Infrared thermography is used to detect hot spots (due to increased resistance) caused by defects in connections and components of electrical systems. Identifying these issues before they become catastrophic can help prevent property damage, bodily injury, and the loss of business income.

It's important to know that thermal imaging of electrical systems can show above ambient temperatures for components. This doesn't mean that they aren't working properly, as the target operating temperature of each electrical component varies.

For a better understanding of what the typical operating temperature of an electrical component should be, technicians typically use historical imaging or comparisons to other similar equipment.

Benefits of infrared scans

- reduce the risk of equipment failure and downtime of operations
- reduce the frequency and severity of losses
- increase safety
- improve system performance
- reduce the risk of injury
- save money on repairs and replacements

Arranging for an inspection

Ensure that the individual performing the inspection is certified

Level I. Level II thermography certification is required for individuals preparing the thermography report.

The contractor must be a licensed electrician with qualifications to remove covers and open doors on cabinets containing electrical equipment, measure electrical loads of the equipment, and comply with all safety standards associated with electrical equipment.

What should the report include?

- Name and certification level of all individuals involved in testing and preparation of the report.
- Name and address of the customer.
- Information regarding the infrared equipment being used.
- Date of inspection and report.
- List of all equipment inspected and indications of any equipment not inspected.
- Details of the electrical items surveyed including a description of the equipment, fuses, breakers and electrical panel(s) that are feeding or placing a load on the system.
- Connection temperature and amperage of each phase must be listed.
- Normal and infrared images of the items being surveyed must be provided.
- Any other information or special conditions that may affect the results.
- Maximum rated load and measured load at time of inspection.
- Description of recommendations with corrective measures required and time periods for completion.

Call your broker - your best source for information and advice

Interested in learning more about what you can do to protect your business? Your insurance broker can advise you.