

Bats in the Telephones, Lizards on the Lines

Sometimes Equipment Breakdowns Have the Most Unlikely Causes

Although there are many causes of equipment breakdowns, accidents involving animals always get people's attention. You might be surprised by how many breakdowns are caused by animals and how much the damage can cost.



PESTS IN NESTS

Electrical equipment is exposed outdoors, or in cellars and conduits. Boilers in basements and rooftop air conditioning units also attract birds, rodents and other pests, which can short out connections as they move about or nest in equipment.

SQUIRRELS AND SNOW CONES

Some of the losses caused by animals are offbeat, but on the money when it comes to explaining the financial risks. Equipment can break down for many reasons - many of which you don't expect and can't control.

- **Snake Shuts Down City.** A snake squeezed into a breaker box in a municipal utility substation, knocking out power to a city in a \$342,707 equipment breakdown loss. Damage from electric arcing was so severe that temporary rental equipment was brought in to restore service. The paid loss included \$260,954 for repairs and \$81,754 for lost income.
- **Bat Escapes, Lawyers Not Talking.** 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, resulting in a \$4,800 paid equipment loss.
- **No Horsing Around.** A horse being treated for a leg injury kicked the head of a shockwave therapy machine. The veterinarian said sparks later shot from the machine, which is used to help animals heal broken bones and connective tissue. A new machine coil, transducer and therapy head had to be shipped from Switzerland as the paid loss totaled \$35,270.
- **Birds On The Wires.** Birds flew into high voltage lines connected to transformers for a community building complex, disrupting the power supply and damaging 14 rooftop air conditioning units. Extensive repairs were necessary for a paid equipment breakdown loss of \$203,789.
- **Dead Lizards.** Smoke poured from the main electrical 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 covered repairs totaling \$8,839 were completed.
- **Squirrel Chills Ice Sales.** A squirrel shorted out a utility transformer and caused power to fluctuate inside a nearby service station and mini-mart. The accident damaged a snow cone ice shaving machine and a beer cooler's refrigeration compressor. The paid claim totaled \$1,340.