



Of interest is that normal to even less than normal chlorides concentrations have been measured at almost all of the approximately 50 facilities sampled (total number of >2000 samples). The low chloride concentrations are actually a mildly surprising finding for surfaces within buildings near the Gulf of Mexico, where higher concentrations of chlorides in common surface dust are expected on a normal basis. The only exceptions to this finding were for surfaces directly exposed to a storm surge (i.e., were submerged) and for un-submerged, partial areas of facilities that were actual beachfront properties.

Enhanced airborne salt deposition on interior facility surfaces, either from an aerosol or salt spray source, was measured for mechanical systems at two hotels directly on Pensacola Beach, FL (resulting from Hurricane Ivan) and at one (of three) barge casino on the beach in Biloxi, MS, (Hurricane Katrina). In all three cases, salt deposition was attributed to the complete loss of an external wall during the hurricane, and also was clearly evident both via chloride test measurements and visually. Chemically, the chloride concentrations on affected surfaces were measured at >440  $\mu\text{g}/\text{in.}^2$  (440  $\mu\text{g}/\text{in.}^2$  being the upper limit of our semi-quantitative test method). Visually, the hygroscopic ("moisture absorbing") chloride salts were obvious due to the wet, slightly oily nature of the mechanical equipment surfaces (both bare metal and painted surface). Oxidation (rusting) of the bare metal surfaces in these cases was also pronounced.

In summary, hurricane related salt spray damage for non-submerged surfaces and contents is an extremely rare occurrence. On-site chemical testing should be conducted on all losses involving this claimed damage mechanism.

For a more complete technical article on this subject, please visit the following website link:

<http://www.eqdamcon.com/partnerservices.html>

## Update on Software Claims

In Volume 1 Number 3 of the Equipment Claim Times, we reported that many software programs may be re-installed at no cost, or re-obtained at low cost, after a computer loss. One example was Microsoft® Office (Word, Excel, PowerPoint®, etc.). While this may still hold true for Office 2003 and previous versions, Microsoft has changed certain End User License Agreements (EULAs) and has added a verification process to the program for their Office 2007 version.

If the Microsoft Office 2007 suite came pre-loaded on the original computer ("OEM" version), the software may only be used on that computer. Therefore if the computer is lost or damaged, a new software package must be purchased for the replacement computer. Microsoft has added a license verification script to the software that now continuously verifies that the software key is valid and is maintained on the original computer.

The moral of this story is to never buy any software with or pre-installed on a new computer. Retail versions of Microsoft Office (available direct from Microsoft or any major computer / office equipment supplier) are only slightly more expensive and allow multiple installations (the Standard suite may be installed on two computers, and the Home and Student suite on three computers). The OEM versions of the software simply remove too many rights from the

purchaser.

From a computer claim perspective, the suite version (i.e., Standard, Small Business, etc.) and purchase method (i.e., OEM, Retail, and Volume License) must now be verified for each loss involving Microsoft Office 2007. This is also a good rule of thumb for all software program loss claims.



Please address any comments or questions on these articles via email to Mark Krzyzanowski at [mark@eqdamcon.com](mailto:mark@eqdamcon.com). Please also feel free to suggest newsletter article topics related to technology equipment and property claims.

**Equipment Damage Consultants**  
96 Riverbrook Avenue • Lincroft, NJ 07738  
Phone: 732-530-9863 • Fax: 732-796-6955  
Email: [mail@eqdamcon.com](mailto:mail@eqdamcon.com)  
Web site: <http://www.eqdamcon.com>

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