



Case Study – Buckshot Damage, Most Unique Claim of 2023

Claim: The Insured, a Public Water District, experienced the unique claim of buckshot damage to electrical supply infrastructure and distribution lines that serve a mix of buildings, groundwater pumping stations, and telemetry sites. Apparently, a bird hunter missed (several times), accidentally spraying buckshot pellets at a utility pole owned by the Insured. The ammunition ruptured several cables on the pole, including one that experienced an electrical arcing flashover, and nicked the overhead arrestor and insulator assemblies.



Challenge: The Insured conducted temporary repairs to the electrical system by stringing by-pass wiring between the load side terminations and the substation until appropriate materials could be ordered and received. However, due to supply chain issues, the procurement of replacement cabling and arrestors were being significantly delayed.



Investigation: Equipment Damage Consultants (EDC) conducted a remote damage assessment and Like Kind and Quality (“LKQ”) costing analysis of the actually damaged infrastructure system components, in comparison to current market-based costs, to verify the replacement cost value for this claim. The identification of what was damaged was of significant concern to the Property Claims Representative, as the initial photographs provided by the Insured included an electrical substation (34.5kv primary) containing several expensive and difficult to obtain (supply chain issue again) transformers. However, in working with the Insured, we were able to verify that A) the Insured, and not a separate electrical utility, did indeed maintain and operate the substation under the United States Bureau of Reclamation; but that B) no damages occurred therein.

Findings & Value: We worked with the Insured to identify in-stock sources of the materials needed, reducing the down-time and costs for additional temporary repairs. We also assisted in the necessary differentiation of temporary repair versus permanent repair cost, including the documentation and rates for the Insured’s use of in-house labor and equipment (bucket trucks). By working these issues in advance and through continuous communications with the Insured, we were able to recommend an LKQ/RCV (\$23,442.00) very similar to that which was finally claimed (\$24,042.00), to the delight of both the Property Claims Representative and the Insured for this unique event.