



### The Scary Facts of Electrical fires:

Seary Fact #1: A household circuit breaker will not protect you from electrocution.

Scary Fact #2: Disabling safety devices can be an unintended consequence of untrained people making electrical repairs.

Scary Fact #3: Even low voltage circuits under the right circumstances can generate enough heat to start a fire.

Scary fact #4: Electrical fires can be caused by events that occurred years prior to the fire.

Scary Fact #5: Electrical fires can occur without producing easy to find evidence of failure.

Seary Fact #6: When a circuit breaker trips due to an electrical fault. it doesn't always prevent a fire.

Scary Fact #7: Heat producing appliances such as coffee makers. toasters, and even space heaters are often constructed with combustible plastics, bringing a potential ignition source into the same package as a potential fuel load.



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## The Scary Side of Electrical Fires & Accidents, by Beth Anderson, P.E.



Beth Anderson

**Own Demise** Several years ago a homeowner was using a sump pump to clean water and leaves off an above ground pool cover. While an unusual use for a sump pump, it could have done the job if it weren't for certain repairs on some equip-

Handy Homeowner Devises

ment and lack of repairs on others. Power was provided to the

sump pump via a receptacle in the garage. The circuit was protected by a 15-amp circuit breaker in the electrical panel. A stand-alone Ground Fault Circuit Interrupter (GFCI) was plugged into the receptacle. An exPhoto #1

tension cord was plugged into the GFCI and the sump pump was plugged into the extension cord.

A garden hose was attached to the output of the sump pump. (See Photograph #1.) The homeowner was standing in the wet grass and holding the sump pump with the intake end in the pool cover. Water was being pumped through the garden hose to the yard.

A witness found the homeowner lying on the ground near the pool with the pump across his chest. The pump was still running. The witness pulled the pump off the homeowner and received a shock. The homeowner could not be revived.

The cause of this accident was a short in the on/off switch for the pump. It appeared that the switch was not original to the pump, note the white switch housing and line cord in photograph #1 compared to the blue/grey housing of the pump. The short energized the housing and the homeowner became a current path between the energized housing and ground.

homeowner's

The first line of defense in this appliance is the grounding conductor that is attached to the housing. The grounding conductor is there to provide a current path to ground in case the housing becomes energized. Unfortunately, in this case that grounding conductor was severed at the plug. (See photograph #2). With the ground blade miss-

Photo #2

ing from the plug, there is no path except through the body, for current to flow to ground.



The second line of

Circuit Interrupter. Even without a continuous ground path, the GFCI should have detected the fault current. A GFCI is a current comparator. Current going to the appliance is measured against current returning from the appliance. If a differential is detected, the GFCI interrupts power to the appliance. The threshold of detection is 5 milliamps in most household



GFCIs. This is well below the amount of current it takes to put the heart into fibrillation. Unfortunately, this GFCI had also been repaired. (See photographs #3 and #4.) The GFCI is clearly old and harshly used. Notice the screws on the rear of the GFCI, the two on top are a different color and it appears that cuts have been made in the housing and screws to allow removal. Clearly the GFCI didn't operate properly as the witness also received a shock and vet the pump continued to operate.



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Welcome to Fall! It just seems that a few weeks ago we were enjoying 70° weather and today it is cold and rainy. Ready or not, I guess winter is not too far off.

As you can see this newsletter is full of the "scary" stuff that we as investigators deal with everyday. I'm a firm believer in awareness and education and I hope that you find our newsletter helpful as we enter into "Fire Season." That is, if there really is a designated season.

We are excited about the potential of our new and improved database that we will be launching in January. We are always trying to improve our services to you . Also, let us know what type of articles you would like to see in Inside Fire. This newsletter is for you and written with YOU in mind. We are always looking for "Guest Editors" . . . If you are interested, please contact Pam.

> Until November, Bob

## The Scary Side of Electrical Fires & Accidents (continued)



The third line of defense that most people think of is the household circuit breaker. However, the circuit breaker is not a personal safety device. The circuit breaker is designed to protect the branch circuit wiring in the building and not persons who come in contact with electricity. The smallest circuit breaker in most households is rated for 15 amps. It only takes 100 milliamps to put the heart into fibrillation.

that's 0.100 amps. Any wall outlet will deliver that much current without tripping the circuit breaker.

Electrical equipment and systems are designed with safety features to protect the end user. Tampering with grounding circuits and safety devices like GFCIs can be fatal. Electrical repairs should be undertaken by qualified electricians and technicians.

#### Low Voltage Circuit Ignites Fall Leaf Debris

Residential decorative outdoor lights are com-

monly operated at 12 volts-ac. This voltage is 10 times lower than the voltage available from the household duplex receptacle, 120 volts-ac. For that reason, many people think that the circuit is not a fire hazard. They become careless in their wiring techniques and don't always follow manufacturer's instructions.

However, there are two parameters of electricity, voltage and current. While voltage is the force that pushes electricity through a conductor, current is a measure of how fast that

energy is flowing. As current flows through a conductor, heat is produced as a by-product. Higher currents produce more heat. If the conductor is good, such as copper or aluminum, less heat is produced. If the conductor is bad, such as an air gap or contaminants in a connection, more heat is produced.

For this reason, wire sizes are related to current. Larger wires are necessary to carry larger currents. Electrical connections should be tight and free from moisture and contaminants to maintain good conductor status.

In this next example, a fire was ignited by a low voltage electrical connection outside of a house. Photograph #1 shows the relatively small fire damage that occurred on the exterior of the building. The burned area has been boarded up near the base of a tree. However the fire traveled up the siding of the house and entered the attic through the soffit creating a large amount of damage to the



home. An added danger to this fire was the fact that it happened at night after the occupants had gone to bed. And the fire breached the attic area where there were no smoke detectors. So the occupants were not alerted to the fire until it was well advanced.

A low voltage lighting circuit ran along the side of the house and out into the yard. The power supply for the circuit was mounted at the base of the tree shown in photograph #1. The power supply was capable of delivering 25 amps of current to the outdoor lights. The lights that were connected to the circuit drew a total of approximately 21 amps. According to the manufacturer, a #12

AWG conductor is required for this lighting load; however, the homeowner had used smaller conductors for the load. The small conductors do not dissipate the



heat as easily and get warm when the lights are on. To further exacerbate this problem, it was late October and dried leaves had built up at the base of the tree in the area of the lighting circuits.

The second problem that occurred was a poor electrical connection made at a splice in the wire. The splice was made with wire nuts and the splice was left exposed to the elements. Over time (3-5 years according to the homeowner), the connection had loosened up and become contaminated. Photograph #2 shows the area of the splice. The wire insulation has been consumed and

one of the conductors has fallen out of the wire nut. Photograph #3 is a close-up of the copper conductor. The conductor is pitted and melted in the area of the splice. The result



was excessive heating at the connection when the lights were turned on. This extra heating, coupled with the fuel load of the dried leaves, finally ignited a fire in the leaf debris.

Electrical installations of all equipment should be done according to the manufacturer's instructions and local electrical codes.



#### Long Term High Resistance Heating Ignites Fiberboard

Electrical fires can have their roots in activities that have taken place weeks, months, and even years

Photo #1

prior to the fire. A small defect in electrical insulation or mechanical damage to the insulation that occurs at the time of installation can produce catastrophic results over time. In this example, a home built in 2000 experienced a fire in 2003. On the night of the fire, the residents noticed an odor in the building, so they turned off

the main circuit breaker to the electrical system and exited the building. They soon observed smoke coming from the wall near the deck. (See photograph #1.)

A close inspection of the deck area indicated that the fire originated internal to the wall space, there was a heat pattern on the remaining insulation and vapor barrier located about a foot from the floor. (See photograph #2.) Reconstruction of the electrical circuits in that area showed a branch circuit running through the stud space. (See photograph #3.) An area of discoloration and higher



bration and higher temperatures on the branch circuit conductors was observed, however there was no indication of melted copper at that location. Any fault that may have occurred on

the branch circuit

conductors was interrupted before it evolved to an arcing

event that melted copper. However, sufficient heat was generated to ignite the fire.

The wall was wood construction with fiberglass bat insulation between the studs.



The outer wall sheathing was made of cellulose fiberboard and was stapled to the wall studs. A high-density fabric cover was stapled over the fiberboard, and vinyl siding

was stapled over that. All of this was done when the home was constructed in 2000. The fiberboard provided a fuel load for any electrical failure that might occur within the wall space. The fiberglass insulation would help to trap the heat internal to the wall.

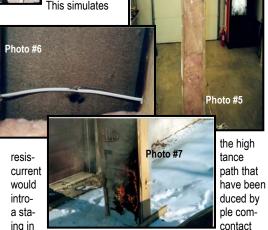
Inspection of the conductors revealed a scrape

mark on the hot conductor. (See photograph #4.) The

scrape was clearly caused by mechanical damage to the conductor. A Scanning Electron Microscope (SEM) inspection of the conductor found traces of iron inside the scraped surface of the wire. All of the staples used in construction were made of iron. Testing of a similarly

constructed wall indicated that it was possible for high resistance heating to ignite the fiberboard without causing the copper conductors to melt. Photograph #5 shows the exemplar wall space and circuit. Photograph #6 shows the introduction

of resistors into the circuit that produce heat when energized. This simulates



with the wires. Photograph #7 shows the fire that ignited during the test.

While resistance heating is a known cause of fires, it is often hard to detect because it doesn't always leave easy to find evidence after a fire. In this case, the heating was caused by a staple that was introduced into the circuit three years prior to the fire.

#### Arc Tracking Terrorizes Tavern

An old Tavern that started life as a trailer suffered a fire in the attic. (See photograph 1.) On the night of the fire,

the last

Photo #4



person left the Tavern at 3:00 a.m. There were no problems noted at that time. A passerby discovered the fire at 5:00 a.m. Smoke was observed coming from the roof. The Tavern had been upgraded and repaired numerous times. The most recent upgrade was the addition of duct fans to the flexible furnace ducts routed throughout the attic area.



#### Upcoming Minnesota Chapter IAAI Events

December Board Meeting December 2, 2009 9:00 AM

#### **December Quarterly Meeting**

New Brighton Pub. Safety Bldg. 785 Old Highway #8 New Brighton, Minnesota 9:00 AM—General Meeting 10:00 AM—Training

2010 Fire Investigation Conference March 24-26, 2010 St. Cloud, Minnesota



For additional information regarding training opportunities through the Minnesota IAAI or to review the annual seminar program, please visit their website:

www.mniaai.org





## HALLOWEEN SAFETY TIPS

This Halloween many families will be decorating both the interior and exterior of their home with decorations that require electricity or candles. It is important for homeowners to treat decorative items in the same manner as other appliances in the home. Being Halloween falls into Fire Safety month, the following tips may help you and your family enjoy a safe Halloween:

- Use a flashlight or glow stick instead of a candle in the jack-olantern.
- Keep exits clear of decorations ensuring nothing blocks escape routes.
- Choose Halloween costumes and decorations that are fire resistant.
- Ensure children stay away from open flames or other heat sources . (NC)

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## The Scary Side of Electrical Fires & Accidents (Continued)

The electrical system had been expanded over the years. Most of the circuits were routed through the attic. The electrical panel was located on one end of the building and was not subjected to heat damage from the fire, al-

though it was soot covered after the fire. (See photograph #2.)

The area of fire origin was clearly defined above the bar. (See photograph #3.) Several electrical circuits ran through this area, yet none of them serviced the newly installed duct fans. One of the ways electricity can cause a fire is through an arcing event. Arcing occurs when electricity passes through air and creates heat



and light, similar to a lightning strike. Temperatures in an arcing event can reach 6000°F and leave evidence of



melted metal where the arc occurred.

Evidence of an arcing event was found in the area of origin.

One conductor in the circuit had a small bead of copper along the side of the wire. The wire next to it had a matching nick in the wire. However, neither wire was severed during the arcing event.

An arcing event that results from a short circuit with a low resistance will draw a large amount of current. Our electrical systems are designed to detect current flow and protect against excessive current draw. The circuit breaker will trip or the fuse will blow when there is too much current running through the circuit, disconnecting power to a potentially faulted situation. When the arced Tavern circuit was traced back to the panel, it was discovered that indeed, the circuit breaker protecting the circuit had tripped. The fact that the arc was stopped prior to severing the wire is another indicator that the circuit breaker had tripped.

So, why was the fire ignited if the circuit breaker tripped and stopped the flow of electricity to this arc?

There is another type of arcing event, one that doesn't draw a lot of current – at least not at first. It is called arc tracking. In the case of arc tracking, current flows through or across a material that is not normally designed to carry current, such as wire insulation or the wood structural members of a building. Electricity will flow through insulation or across an insulated surface with the help of contamination such as moisture or dust. The track of the arcing heats up because the material is not a good conductor leaving a trail of burned material. This burned material contains carbon, which is a better conductor, allowing for more current flow.

What starts out as a high resistance, low current, arc track can end up being a short on a conductor drawing enough current to trip the circuit breaker. Sometimes the last thing that happens in an electrical failure is the arcing through air that produces temperatures high enough to melt metal. (See photograph #5.)

In this case, the arcing started out as an arctracking event building up heat in a localized area. The heat build-up was enhanced by the thermal insulation in the attic. Even though the circuit breaker eventually tripped, it did not prevent this fire.

#### Safety Wrap-up

Electrical systems and appliances are designed with safety in mind. Using proper wire sizes, making good connections, using equipment grounding conductors, and enclosing electrical circuits in non-combustible materials are all techniques used to keep us safe from the hazards of electricity. In

addition, new products like arc-fault circuit breakers are continuously being introduced into the market. As you will note from these exam-



ples, it often takes at least two failures of these safety systems to cause an accident or a fire. Caution on the part of consumers can lessen the hazard even further.

- Follow manufacturer's instructions when installing electrical appliances.
- Don't use cords or appliances that have the ground blade removed from the plug.
- Be careful not to damage insulation systems when working with or near electrical conductors.
- Unplug small appliances when not in use.

Using these techniques will help keep us all from having an electrically scary holiday season.

The views of this author do not necessarily reflect the views of Whitemore Fire Consultants, Inc. For more information about  $S_{cary}$  fires or the services provided by Anderson Engineering of New Prague, please visit their website at www.andeng.net or contact them at 507-364-7373.

#### When the Insurance Investigator Calls, by Denise DeMars, Deputy State Fire Marshal



Frequently a fire chief will get a call from an investigator who is looking at a fire loss on behalf of the insurance company. The investigator asks the chief for the fire report, and perhaps has a few more questions about what may have caused the fire. What are the chief's responsibilities?

Denise DeMars

First off, state statute requires all fires in Minnesota to be investigated when the loss is over \$100. The statute obligates the chief (or his/her designee) to cause the fire to be investigated. Some departments have investigators on staff, some have county teams that will step in, and some call for the state fire marshal. What we sometimes forget is others are also interested in the origin and cause of the fire, such as the insurer.

Most of the fires you will see in your career will be accidental. Sometimes, the origin of an accidental fire can be traced to an appliance or utility or other mechanical cause. In these cases, insurance companies are interested in thoroughly investigating all the circumstances so they can pursue subrogation claims. The innocent homeowner will surely be paid in a timely manner, but, if the insurance company can pin the cause on, for example, a faulty appliance, they will be able to sue the manufacturer and recoup the money paid to the homeowner. To that end, the insurer will oftentimes hire an investigator.

In all fire scenes, whether accidental or not, it is imperative the scene be preserved as much as possible after the fire is out. Investigators, including those hired by the insurer, will appreciate being able to see the scene with most of the patterns and furnishings intact.

There will be times when the fire scene is much too dangerous a place to investigate. The site may need shoring or heavy equipment to make it safe. The insurance company is a fine ally in cases like this. They have the resources to assist the public investigator so everyone can collect the facts and come to a reliable conclusion.

Did you know there is a state law that allows you, the public investigator, to freely share all information about an arson fire with the insurance company? And you can share all your information without fear of violating any data privacy laws? It is called the Arson Reporting Immunity Law (ARIL).

The ARIL is spelled out in Minnesota Statute 299F.052-.057. In short, it allows the insurance company to ask for and receive all your investigative information. The public investigator may also use this law to ask for and receive all investigative information generated by the insurance company. The requests must be in writing but, as long as the information released is relevant to the investigation, all parties are covered by good faith immunity from liability, either civil or criminal.

We have found the ARIL to be one of the most valuable collaborative tools in our tool boxes. Not only does it foster cooperation and less duplication of effort, the insurance company investigator is frequently able to access much more data in terms of financial background, examinations under oath, etc.

Also, do not be tempted to remove from the scene anything (such as an appliance) that may have ignited the fire. Such items are valuable should there be subrogation. If removed or tampered with, you may be inadvertently ruining any chance for the insurance company's experts to perform comprehensive tests and potentially recover the cost of the claim. The best advice is to just leave a suspect appliance at the scene, in the position found. Sometimes the fire officer will photograph the scene just prior to leaving, to document the fact that everything was left in place.

In closing, do not be suspicious of a private investigator hired by the insurance carrier to look at a fire loss. Your job as a public official is to simply report the facts as you have them and to be cooperative. In return, the insurance company can and will share what they have with you, if asked. Insurance investigators are our friends and colleagues and we're all working for the same result, attempting to determine the origin and cause of a fire.

This article is a reprint authored by Denise DeMars that appeared in the Minnesota Fire Chief's magazine, September/October issue and with the permission of the author and editor. The views of the author do not necessarily reflect the views of Whitemore Fire Consultants, Inc.



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# KEEPING AN EYE ON ...

#### **Upcoming changes:**

In June of 2009, Whitemore Fire Consultants made the decision to improve our database and the information we have available to our clients. Most of you have already begun receiving our monthly Recalls that highlight some of the firerelated recalls announced by the CPSC. In upgrading our database, we will be taking the availability of such information one step further.

Over the past several months, we have been developing this new program and are about ready. In November, we will be beta testing a soft launch of one of our most powerful tools, FileMaker 10. This new program will have recalls, fire trends in our service area, duplicate fire information, duplicate insured information, automated fire report requests, other expert information, historical loss information, etc. If all goes well, we will hard launch this program January 1, 2010. Watch for the **BIG** Reveal in January!



#### Investigators Receive Hazwoper Refresher Certification

A special thank you to Western National Insurance Company for once again sponsoring the important Hazwoper Certification Class. Investigators of Whitemore Fire Consultants, Inc. participated in the 8hour refresher course held on October 5, 2009, recertifying their credentials and allowing access into hazardous fire scenes.

This is the second year that Western National has sponsored this educational seminar, providing this important training to area investigators, attorneys and other experts. The class was administered by the Knutson Beyer Group of Hudson, Wisconsin and is compliant with 29 CFR 1910.120.

Thank you Nancy Jacobson for facilitating and organizing this important program.

## The Human Side of a Fire, by Pam Whitemore, Editor

Last week we traveled to Nebraska to celebrate our son Brian's 23rd birthday. As most of you may or may not know, Brian is in his last semester at the University of Nebraska, so we made the 6+ hour trek to attend the game and enjoy a Fall day.

It just so happened that this same weekend, our niece was moving into her first home. While Bob and Brian attended the football game, I stayed back to help Megan move. During the throws of painting, we heard sirens screaming down Sumner Avenue. Being nosy, of course we went out to gawk like the rest of the neighborhood. Much to our surprise, the fire was within 6 houses of our niece's house and the owner was a co-worker of her fiancé.

A young couple, newly engaged, purchased their first house together, closing on their mortgage 6 days prior to the fire. They had worked every evening since their closing painting, cleaning, staining and having hardwood floors installed. And now, they stood holding each other watching their "American Dream" go up in flames. Fire extended through the roof and rapidly through the kitchen

and main floor of the house. The fire department cut holes in the roof, trudged through the house, pulling out what little contents they had moved in, tossing them on the grass and going back in. Buckets of debris were thrown everywhere; the minimal contents they owned now lay in the grass charred and destroyed. Never having had the opportu-

nity to stand by helpless watching the events unfold until recently, it was all I could do to not join Danielle and Justin shedding tears over their loss.

"Investigation ... There's going to be an investigation? We didn't do anything wrong ..."

Instead, I walked over and asked if they were okay and if they had contacted their insurance company. Much to my surprise, they were totally unaware that they needed to file a claim. Confused on how to handle the entire situation, I advised them that their insurance company needed to be contacted immediately, they needed to take precautions with what was left in the house, preserve what was possible in an attempt to assist the insurance investigator in performing his/her investigation.

"INVESTIGATION!!!.... There is going to be an investigation? But we hadn't even moved in yet, we weren't even here at the time of the fire, we didn't do anything wrong."

It dawned on me at that time, that so many of the insured's we deal with in our company are probably as confused and uneducated about the claims process as Danielle and Justin. "Just because an investigation occurs doesn't mean that anyone did anything wrong. Insurance companies want answers just like homeowners do." In short, I explained the general limited knowledge I had on

the claims process as I understood it and what they could most likely expect from their insurance company as the adjustment of their loss began. "Fires happen everyday, no one was hurt, and it was just stuff that came away charred."

Working in an administrative role for an investigation company, rarely do we see the front side of the event. I came away with a renewed commitment that most insured's are scared, con-

fused, heartbroken and unaware of what happens next. Maybe we all can be a little more sensitive to the "Human Side of a Fire."

## Whitemore Fire Celebrates 15th Anniversary



#### Gas Boilers Recalled by Bosch Thermotechnology Corp. Due to Carbon Monoxide Poisoning Hazard

The Consumer Product Safety Commission in cooperation with Thermotechnology Corp of Londonderry, NH has recalled approximately 85 Bosch boilers that were manufactured in Germany. A problem with the boiler's ignition due to insufficient output voltage from the boiler's transformer can damage the boiler's venting. This can result in leaking flue gases,

posing a risk of carbon monoxide poisoning to consumers.

No incidents or injuries have been reported in the United States. However, two incidents were reported in Germany, neither of which resulted in injury.

The recall involves the Buderus GB312 gasfired, floor standing condensing boilers. Model numbers included in this

recall are: 312/90, 312/120, 312/160, 312/200, 312/240 and 312/280. "BUDERUS GB312" is printed on the front of the boiler. The boilers are blue, approximately 60" high and between 39-55" wide.

The boilers were sold at plumbing and heating wholesale distributors to plumbing and heating contractors nationwide from April 2008 through February 2009 for between \$12,000 and \$24,000 installed. Bosch has directly contacted consumers who purchased the recalled boilers, inspected and, if necessary, repaired the boilers.

For additional information, contact Bosch Thermotechnology at (800) 283-3787 between 9 a.m. and 5 p.m. ET Monday through Friday, or visit the firm's Web site at <u>http://</u> www.buderus.net/support/ recallsafetyinformation/tabid/718/default.aspx

#### Furnaces Recalled by Northwest Manufacturing Due to Fire Hazard

The Consumer Product Safety Commission in cooperation with Northwest Manufacturing of Red Lake Falls, MN has recalled approximately 600 Woodmaster AFS 900 outdoor furnaces. Consumers should stop using the product immediately unless otherwise instructed.

The temperature gauge can fail and cause fire in the fuel storage hopper, posing a fire and burn hazard to consumers. Twelve inci-

> dents of fire in the fuel storage hopper have been reported, three of which reported blisters and minor burns to the hands.

This recall involves the WoodMaster AFS 900 outdoor furnace. The furnaces were sold in green, black, brown, camo, grey, red and taupe. The WoodMaster logo AND AFS900 are on the front and were sold at authorized plumbing and heating stores nationwide and direct sales between July 2006 and February 2009 for about \$6,000.

Consumers should stop using the re-

called furnaces immediately and contact Northwest Manufacturing to schedule a free repair. All known consumers have been notified. For additional information, contact Northwest Manufacturing at (800) 932-3629 between 8 a.m. and 5 p.m. CT, Monday through Friday, or visit the firm's Web site at www.AFS900recall.com.





#### IMI Cornelius Recalls Juice Dispensers Due to Fire Hazard

The Consumer Product Safety Commission in cooperation with IMI Cornelius of Osseo, MN has recalled approximately 14,000 Quest Commercial Juice Dispensers.

Fraying of wiring within the wiring harness can cause the juice dispenser's transformer to overheat, posing a fire hazard. IMI Cornelius has received one report of a trans-

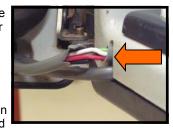


former smoldering and smoking. No injuries or property damage have been reported.

The recalled commercial juice dispensers have two or four dispensing valves with an illuminated or opaque rounded front cover. For a complete list of the serial numbers involved in this recall, please visit www.cornelius.com. The serial number can be found on the inside of the front door of the dispenser. The juice dispensers were sold to commercial customers for installation in hospitality and other food service establishments nationwide from February 2001 through August 2006 for about \$2,000 (2-flavor unit) or about \$3,200 (4-flavor unit).

Customers should unplug the unit, open the door, and inspect the wire harness in the bottom left corner of the cabinet. If the colored wiring is cut or cracked (see photos below), customers should immediately stop using the unit and contact IMI Cornelius. IMI Cornelius is contacting all customers

directly to provide a free repair kit. For additional information, call IMI Cornelius at (800) 344-3801 between 7:30 a.m. and



5 p.m. CT Monday through Friday, or visit the firm's Web site at www.cornelius.com.

## **TECHNOLOGY:**

## This Month's Q&A Tips

Q: If I have an After Hours loss I need to report, should I call the 24/7 number or submit by email?

A: Whitemore Fire Consultants, Inc. office hours are 8:00 AM—4:00 PM, Monday through Friday. If you have a loss you need to assign outside of our normal business hours, you can call 612-859-1360 and our oncall representative will be able to take your information. However, you may also submit your loss online through our webpage at www.whitemorefire.com. You can fill out the pertinent information, submit and you will receive confirmation of your loss the next business day. However, for immediate attention, feel free to use our after hours line. We are always available to provide you with the needed claims assistance.



Q: My company is going totally electronic in their reporting. Can Whitemore Fire submit their reports electronically?

A: Absolutely! When making the assignment to our office staff, be sure and request that your report be submitted electronically and provide a valid email. All information pertaining to the investigation of your claim will then be submitted via email in PDF format.

Working to Get the Information To You







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