



Residential Engineering Services

Homeowners
Insurance

Protecting complex properties from the inside out

Private Client Group is pleased to offer a complimentary* resource to minimize the risk of property damage due to equipment failure. Using the latest technology, our residential engineering specialists can identify and help you address potential causes of damage—*before a loss occurs*. It's the next best thing to X-ray vision.

Service overview

Residential engineering services are designed for large homes featuring particularly complex electrical systems, much like one would see in a commercial building. These residences typically carry a replacement cost of \$10 million or more. Our offerings include:

Custom, residential inspections

Our engineer will visit your home to provide an in-depth inspection of all major mechanical systems: electrical, air-conditioning, back-up electrical generators, heating, fire protection, home electronics, alarms and more.

Thermography

An infrared camera is used to detect temperature variations. Hot spots may indicate overheating or electrical distribution system trouble. Cool spots may indicate moisture that has infiltrated ceilings or walls.

Detailed reports

Following the inspection, we will provide a custom report that outlines any problem areas and offers proactive steps you can take to avoid potential damage.

Managing risk during construction

Before construction begins, we can help you sidestep the most common causes of avoidable loss. Working with you, your property manager, architect and builder, our in-house engineer can review plans and suggest the latest loss prevention technologies to incorporate into the design. Applying this expertise early on may also qualify you for savings on your homeowners' insurance.

Key benefits

- Access expertise and technology previously reserved for commercial properties.
- Reduce the likelihood of damage to treasured belongings.
- Avoid the inconvenience associated with repair work.
- Ensure adequate maintenance of major mechanical systems and equipment.
- Receive exceptional technical expertise delivered with discretion.
- Rely on us as you would a personal engineer.

**True stories:
how we can help****One home, multiple problems**

Each of the following was identified, and corrected, in a \$12 million California residence:

- The boiler system was over-pressurized, and safety relief valves were consequently damaged. Left unchecked, this condition could have resulted in an explosion
- Moisture had seeped into the main electrical distribution room—a condition that could have become lethal to anyone standing on a wet floor near the energized service panel.
- A sprinkler head in the swimming pool pump room was corroded from prolonged exposure to pool chemicals. In the event of a fire, the sprinkler would have been inoperative.

Potential fire hazard

During a thermographic inspection, a circuit breaker was found to be operating above its normal design temperature. Armed with our loss prevention report—which contained detailed thermographic imagery pinpointing the source of the problem—the policyholder's electrician was able to correct the problem in minutes. If left unchecked, the overheated breaker could have resulted in a devastating fire.

To learn more, or to schedule an on-site inspection, please contact your independent insurance broker or our resident engineer Steve Felton at 561 214 3179 or steve.felton@chartisinsurance.com.

*The services described are available to select policyholders whose homes are equipped with complex mechanical systems. Please contact your insurance broker to determine eligibility.

Insurance is underwritten by a member company of Chartis. This is a summary only. It does not include all terms and conditions and exclusions of the policies described. All references to claim settlement information are based on the loss being covered by the policy and are subject to change without prior notice. Please refer to the actual policies for complete details of coverage and exclusions. Coverage and supplemental services may not be available in all jurisdictions, and are subject to underwriting review and approval. Our survey of our customer's premises is for underwriting purposes and to assist our customers in their loss control activities. However, no responsibility is assumed for the discovery and elimination of hazards, which could possibly cause accidents or damage, nor do we certify to the adequacy of any water supply system or the proper functioning or adequacy of any fire protection system at any premises that is inspected. Compliance with submitted recommendations in no way guarantees that there will be no losses from the hazards identified, or that they comply with obligations as may be required by any local, state or federal law.