



DPI Investigator

August 2010

Evidence Submission 101

TIPS FOR ADJUSTERS

FROM THE DPI FIRE AND ELECTRICAL GUYS

As always, we will work with the evidence you have, so send it in. Just because everything is not available doesn't mean a useful investigation is not possible. However, when sending in a failed item, please include related components if at all possible.

When sending in:

- ☑ Transformers and chargers, please include the associated appliance (e.g. burnt transformer with radio)
- ☑ Heating and A/C Thermostats, please include the batteries that were installed in the item
- ☑ Surge protectors, receptacles, and extension cords, include the items that were plugged into the device
- ☑ Light fixtures, include the bulbs (even if they are broken) that were installed in the fixture

Please include on-site photos, receipts, maintenance/service information and any other details of the event in the claim history, even if related components are not available for inspection. DPI strives to provide our clients with the most thorough and beneficial report possible.



Words Mean Things

There are two phrases consistently used in DPI report conclusions: **Product Failure** and **Installation Failure**. DPI uses "product failure" to distinguish the cause from an installation-related issue; i.e., "it wasn't the plumber's fault this time."

When the inspection has concluded it is a product failure and the evidence clearly warrants it, the report will include the phrases "**product defect**," "**design defect**," or "**failure to warn**." For example, a report may say, "Based on numerous inspections of similar failures, DPI contends this failure was the result of a design defect." In some situations, other factors (for example, age) are an issue.

"**Installation failures**" are failures generally related to how it was installed, where it was installed, or how it was maintained. It may involve incorrect wiring, aggressive tool use, incorrect support, or any number of other factors. In the case of maintenance-related failure, corroborating claim history may be required. Details included in the claim history are very helpful to the inspector to put observed installation-related evidence into proper context.

An objective report will identify product, or installation failure, but the client must decide, based on the information presented, if there is subrogation potential.

On-Site Inspections

DID YOU KNOW... DPI conducts on-site investigations? DPI is well known for its popular mail-in program, but mailing in is not always practical. DPI inspectors frequently go on-site for situations where the item is too large to ship or the adjuster cannot determine the source of the property damage.



Some examples include damage caused by improper construction, fire, or explosion. Damage or injury involving heavy equipment also may best be investigated on-site.

What do you do when the recently serviced oil furnace catches fire? Call DPI for an on-site investigation! DPI inspectors in this case found an improper high pressure hose connection that caused the malfunction followed by the resulting \$49,000 in damage.

NEWS from CPSC

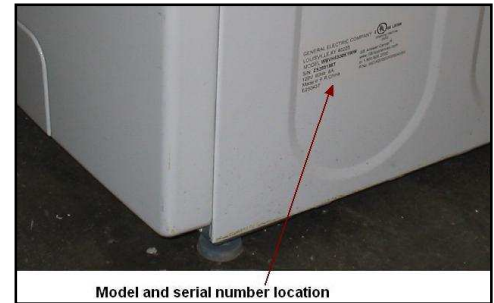
U.S. Consumer Product Safety Commission

FOR IMMEDIATE RELEASE
 June 10, 2010
 Release #10-259

GE Recalls Front Load Washers Due to Fire and Shock Hazards

WASHINGTON, D.C. - The U.S. Consumer Product Safety Commission, in cooperation with the firm named below, today announced a voluntary recall of the following consumer product. Consumers should stop using recalled products immediately unless otherwise instructed. It is illegal to resell or attempt to resell a recalled consumer product. **Name of Product:** GE Front-Load Washing Machines **Units:** About 181,000 **Manufacturer:** GE Appliances & Lighting, of Louisville, Ky. **Hazard:** A wire can break in the machine and make contact with a metal part on the washtub while the machine is operating, posing fire and shock hazards to consumers. **Incidents/Injuries:** GE is aware of seven incidents in which flames escaped the units and caused minor smoke damage. No injuries have been reported. **Description:** This recall involves GE front-load washing machines without auxiliary water heating. Model and serial numbers are listed in the chart below. Recalled washing machines were manufactured between December 2006 and February 2010. The model and serial numbers are located on the bottom right side and on the bottom door frame of the washers.

Brand	Model Number Begins With:	Serial Number Begins With:
GE	WBVH5	AM, AR, AS, AT, DM, DR, DS, FM, FR, FS, GM, GS, HM, HR, HS, LM, LR, LS, MM, MR, MS, RM, RR, RS, SM, SR, SS, TM, TR, TS, VM, VR, VS, ZL, ZM, ZR, ZS



Sold at: Department and various retail stores nationwide from December 2006 through May 2010 for about \$700. **Manufactured in:** China **Remedy:** Consumers should immediately stop using the recalled washers, unplug it from the electrical outlet and contact GE for a free repair. Consumers should not operate the washer until it has been repaired. **Consumer Contact:** For additional information, contact GE toll-free at (888) 345-4124 between 8 a.m. and 5 p.m. ET Monday through Friday, or visit the firm's website at www.geappliances.com

