

ELECTRICAL SHORT CIRCUIT (RISK MANAGEMENT)

An electrical short circuit is a common cause of fire and it can happen anywhere and anytime and usually unexpectedly.

Insurance should NOT be viewed as the first line of defence. Prevention and proper maintenance should come first.

Examples of short circuits are:

- Damaged or deteriorated electrical cables
- Loose electrical connections
- Overloaded circuits
- Faulty switches, sockets or distribution boards
- Poor-quality electrical components
- Water or moisture entering electrical equipment
- Improper electrical modifications
- Aging wiring and insulation
- Rodent damage to cables
- Poor maintenance of electrical installations

Prevention Actions Like: –

- **Regular Electrical Inspection** – Identify damaged or overheated components. Rectify defects immediately.
- **Thermal Imaging Inspection** – This helps to identify abnormal heat.

- **Avoid Overloading** – Do not connect excessive electrical loads to circuits that are not designed for them.
- **Maintain Good Housekeeping** – Keep electrical rooms and distribution boards clean, dry, accessible, and free from combustible materials.
- **Qualified Electrical Contractors** – Electrical installation, modification, and repair should be carried out by appropriately qualified personnel.

Insurance Perspective

The financial impact of an electrical fire beside the physical damage, it include business interruption and other potential exposures must be taken into consideration.

The key question therefore is not simply: “Are we insured against fire?”

It should be:

“If an electrical fire occurs, is the insurance coverage ADEQUATE to restore the business to its pre-loss position?”

Prevention + Insurance = Better Risk Management

Insurance absorb part of the financial risk, but it does not eliminate the underlying hazard.

Regular electrical inspections and preventive maintenance can help reduce the probability and severity of a loss, while **adequate insurance provides financial protection when an unforeseen event occurs.**

GET your comprehensive fire insurance coverage NOW, please feel free to contact us without any obligation.

Contact us now for a free consultation:

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