

BA Beneficial Adjusting Co.

Department of Public Health & Social Services
123 Chalan Kareta, route 10
Mangilao Guam 96923
Attn: Ms. Bertha Taijeron

January 10, 2020

RE: Claims Number: BA19-010-AFC
 Insured: Central Regional Community Health Center - Mangilao
 Date of Loss: 11/26/2019
 Nature of Loss: Fire claim

Dear Ms. Taijeron,

We would also like to take this opportunity to thank you for your time and giving us the opportunity to inspect the property. We are writing this letter as a follow up regarding your fire claim. After an extensive investigation, inspection and review of the claim file by our principal Chung Kuo Insurance, there was no damages noted.

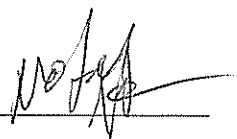
It was reported that smoke was located in the Vital Statistics office and the source of origin could not be determined. Department of Public Works was requested to inspect premises to determine source of origin. At the time of the field evaluation, the information was not available from DPW. There was no soot cover, or any fire-related damages observed. Some of the light fixtures, and acoustical ceiling tile were removed by the Fire Department, exposing the electrical wiring. However, there did not appear to be any apparent electrical malfunction or damage to the wiring. The fire sprinklers were not activated, and the power was shut off before any significant heat build up developed and eventually cleared.

The electrical panelboards were also reviewed and it was observed that much of the electrical wiring appeared to be experiencing overheating. According to electrical engineer Mr. Wayne Wixon PE it is highly recommended that the wiring/circuits be checked for preventative measures, especially with this type of incident occurring.

We would also like to refer you to FE12-Electrical Clause: This company is expressly declared to be free from liability from loss of, or damage to, any electrical machine, apparatus of any portion of the electrical installation, arising from or occasioned by overrunning, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included) arising.

Due to the above, we regret to inform you that there is no coverage under the policy and your claim file will be closed without payment. If you have any questions, please feel free to contact us.


Mark Moldez
Claims Adjuster
Beneficial Adjusting Co.
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