Litigation as Related to Heating Equipment Installations

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Litigation - Heating Equipment

- Property or Equipment Damage
- Personal Injury or Wrongful Death
- •Plaintiff/Subrogation vs Defense

Litigation - Heating Equipment

- Players
- Process
- •Examples
- Conclusions

Litigation - Players

- Damaged Parties
- •Injured Parties
- Property Owners
- Defendents
- •Insurers
- Attorneys
- •Experts

Experts and Attorneys



Litigation – Damaged Parties

- •Injured
- Property Owners
- Corporations
- Home Owners
- •Family Members
- Others

Defendents

- •Equipment Manufacturers
- •Installers
- Distributers
- Property Owners
- •Helpful Friend
- Others

Insurers

- Liability Policy
- •Workers Compensation
- Builder's Risk Policy
- •Home Owners Policy
- Property Policy

Attorneys

- •Recovery of Insurance Claim (subrogation)
- Representing Liability Policy
- Personal Injury
- •Personal Injury Defense

Experts

- Metallurgists
- Medical Doctors
- Forensic Accountants
- Forensic Psychologists
- •Fire Investigators
- Mechanical Engineers
- •Electrical Engineers
- Many Others

Litigation - Process

- Litigation is a Process
- •Most Often the Process is Cut Short
- •The Process Begins with Injury/Damage
- •Before Potential Defendants are Known

Litigation Process

- •Occurrence Fire, Explosion, Injury, Accident, Damage
- •Insurance Claim Filed
- Personal Injury Attorney Hired
- Experts Hired
- Defendant Parties Notified
- Investigation
- Litigation

Occurrence

- •When the Event Occurs A Claim Sets the Process in Motion
- Insurer Assembles an Investigation Team
- •An Initial Investigation Preserves the Scene and Collects Information
- •With a Personal Injury/Death this Process Can be Delayed

Defendant Parties Notified

- •Experts Hired
- Defendant Parties Notified
- Investigation
- •Litigation

Investigation

- Joint Scene Examination
- Collection of Evidence
- Laboratory Examination
- •Exemplar Testing
- •Research

Litigation Process

- •Begins in Earnest Once Lawsuit Filed
- Damages are Quantified
- •Discovery = documents
- Deposition
- •Jury Trial

Heating Equipment Failures - Examples

- Fire
- Sooting or Carbon Monoxide
- Shutdown Resulting in Freezing
- Overheating Non-Fire Damage

Heating Equipment Fires

- Vent Stack
- Equipment Overheating
- Errant Burner Flame
- Internal Fire
- Gas Leak

Vent Stack Fires



Vent Stack Fires



Heating Equipment Fires

- Vent Stack
- Equipment Overheating
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Equipment Overheating Fires



Equipment Overheating Fires



Heating Equipment Fires

- Vent Stack
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Errant Burner Flame Fires



Errant Burner Flame Fires



- Vent Stack
- Equipment Overheating
- Errant Burner Flame
- Internal Fire
- Gas Leak



















Internal Heating Equipment Fires



Heating Equipment Fires

- Vent Stack
- Equipment Overheating
- Errant Burner Flame
- Internal Fire
- Gas Leak

Gas Leak Fires



Gas Leak Fires



Gas Leak Fires



Heating Equipment Failures - Examples

- Fire
- Sooting or Carbon Monoxide
- Shutdown Resulting in Freezing
- Overheating Non-Fire Damage

Sooting or Carbon Monoxide



Sooting or Carbon Monoxide



Sooting or Carbon Monoxide



Gas Equipment Failures - Examples

- Fire
- Sooting or Carbon Monoxide
- Shutdown Resulting in Freezing
- Overheating Non-Fire Damage

Shutdown Resulting in Freezing



Freezing Failures



Before flooding when was someone last here?

Freezing Failures



Why this winter and not last winter?



Gas Equipment Failures - Examples

- Fire
- Sooting or Carbon Monoxide
- Shutdown Resulting in Freezing
- Overheating Non-Fire Damage







Conclusions

- Litigation Process is Unwanted by Most
- Most Notified Parties Get Out
- Contact Opposing Rep for Info
- Don't Ignore
- File Claim
- Hire Attorney
- Assist Consulting Expert

Questions and Answers

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Litigation

