

Hardenbergh Helped Sift Through A Bakery's Electrical Issues



The Challenge:

A bakery with operations in Philadelphia suffered a power outage due to heavy rainfall near their rented warehouse, which they use to store refrigerated and frozen inventory totaling over \$200,000. The insured rented power generators in order to keep their inventory from spoiling over the three days that the power was out, costing them more than \$11,000. The property owner refused responsibility for the power outage and did not pay to have the power generators rented. The insured filed a claim for damages, but were denied because the damages occurred on the premise. With costs mounting, the bakery reached out to Hardenbergh for assistance.

The Strategy:

Hardenbergh reviewed the situation, taking into account the circumstances and the wording of the insured's policy and appealed the denial. The carrier received the appeal and sent the case for review by a

third-party to determine if extra expense coverage was viable. The investigation found that the property owner was ultimately at fault due to a failed electrical feeder cable underneath the warehouse.

The Result:

The investigation concluded that the property owner was responsible for managing and fixing the fault with the property's electric feeder cable. With Hardenbergh's help, the bakery was able to appeal their denied claim and recover their losses, totaling an amount of \$11,281.

