Loss adjuster report, compressor fault
Fictional Northfield matter. Prepared by Hester Quayle, 12 September 2025.

Report of Quayle Adjusting to Greyfriars Mutual on claim CL-2025-04, Northfield Supplies Ltd, Unit 4 Calder Wharf. Date of loss: 16 August 2025. Date of inspection: 21 August 2025.

Loss adjuster report, compressor fault
Fictional Northfield matter. Prepared by Hester Quayle, 12 September 2025.

Circumstances. Compressor 2 in the chilled hall failed overnight. The high-temperature alarm sent texts to a mobile number that had been taken out of service in July, so no one attended until the morning shift at 05:30.

Loss adjuster report, compressor fault
Fictional Northfield matter. Prepared by Hester Quayle, 12 September 2025.

Stock. 61 pallets were above 8 degrees Celsius for more than four hours and were destroyed. Salvage was nil. The stock value at cost was ?9,840, less the ?5,000 excess.

Loss adjuster report, compressor fault
Fictional Northfield matter. Prepared by Hester Quayle, 12 September 2025.

Cause. The compressor failed through wear on the drive belt. The maintenance contractor’s last visit was within the agreed interval. We see no breach of the policy conditions, although the alarm call list was out of date.

Loss adjuster report, compressor fault
Fictional Northfield matter. Prepared by Hester Quayle, 12 September 2025.

Recovery. The facilities contract with Varden contains an indemnity for loss arising from negligent handling, but the failure was mechanical and we do not recommend a subrogated claim.

Loss adjuster report, compressor fault
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Alarm arrangements. The temperature monitoring system is configured to send text alerts to three numbers in turn. On the night in question the first number belonged to a former shift manager who left in July 2025; the second and third numbers were not reached because the system waits for a reply before moving on. We have recommended that the system send to all three numbers at once and also call the security lodge.

Loss adjuster report, compressor fault
Fictional Northfield matter. Prepared by Hester Quayle, 12 September 2025.

Recommendation. Pay ?4,840 under the stock deterioration section. Insured to be reminded to review the alarm call list each month.