

TechTalk

EXPERT INSIGHTS FOR THE INSURANCE INDUSTRY

PHONE SYSTEM CLAIM? **MAKE THE RIGHT CALL.**



With a commercial phone system claim, there's often more than meets the eye. By arming yourself with knowledge, you can save time and minimize exposure.

Here are some key considerations:

- **Interim Solution**

Bring in a loaner system as soon as possible to minimize the business impact of the phones being down. TechLoss can have one installed in as little as one day.

- **Root Cause**

What actually damaged the phone system? Was it a lightning strike — as companies often claim during summer storm season — or could it be a power surge? Or simply normal wear and tear? Experienced engineers can identify the cause and location of the problem. So if your insured claims a total system loss, probe further.

- **Total vs. Partial Replacement**

A commercial phone system includes the key service unit (KSU), which accounts for about half the cost, and the handsets, which account for the rest. Keep in mind that while a KSU may need replacing, the handsets are likely still usable (provided they're the same brand as the KSU).

- **Like Kind and Quality**

If a phone system must be replaced, make sure the client gets one of like kind and quality. For example, is the vendor pushing for VoIP even though the existing system is analog? Does the proposed new system have more incoming lines and phones than the existing system?

- **Salvage Value**

Be aware that parts such as handsets can be salvaged to recoup part of a total system loss. TechLoss can help determine the value and assist with salvaging.

Questions about a phone system claim? Contact TechLoss Consulting & Restoration. We're happy to help!

[Click here for our handy phone system checklist >](#)

CALL IN THE EXPERTS

If your loss involves electronics or software, Call TechLoss. We can save you time, cost and headaches with a full range of services:

- Electronic Loss Consulting
- Electronic Equipment Restoration
- Data Recovery and Solutions

877.832.4567 x311

info@techloss.com | www.techloss.com

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