

Investigation of Chip Damage in Residential Windows

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Incident Description

Shortly after a landscaping project had been completed, the homeowner discovered dozens of small pits and chips in the large glass windows on one of side of the house. Origin and Cause Inc. was retained to determine whether the damage had been caused by the landscapers or by naturally wind-blown debris.

Investigation

A careful visual examination of the site and windows was conducted. The pattern and distribution of window damage was analyzed to determine the probable source of the damage. The examination revealed that the chips were most heavily concentrated in a relatively small area near the base of one of the windows. Chips were progressively more sparsely distributed, and progressively more elongated, with increasing distance from that area.

Cause of Loss

The pattern and distribution of damage was highly consistent with a single concentrated source at one location and not consistent with naturally wind-blown debris. Origin and Cause Inc. concluded that the windows had likely been struck and damaged by small rock particles ejected from the saw used to cut the hardscaping materials installed by the landscapers.