

# RESIDENTIAL HVAC SYSTEM CHEAT SHEET

## SPLIT SYSTEMS

Central heating and air conditioning system with indoor and outdoor components and ductwork



### System Details

- Nearly 70% of residential HVAC claims
- Components include: furnace or air handler (inside), condensing unit or heat pump (outdoors), ductwork, line set

### Advantages/Disadvantages

- Distributes conditioned air to the entire home, is efficient, can reduce humidity levels, and filters air
- Filter and ductwork maintenance necessary, complex to install, and difficult to have uniform temperatures

### Claims Information

- Causes of loss include high voltage surge, wear and tear, and hail
- 88% were repairable or non-damaged

## PACKAGE UNITS

An all-in-one heating and cooling system with all components outside and no indoor furnace unit



### System Details

- Nearly 50% of HVAC commercial claims
- Components include: all the same equipment as a split system with a furnace, but all are packaged together in one case or cabinet

### Advantages/Disadvantages

- Distributes air to the entire home and contained in a single unit, which is convenient for installation and maintenance
- Components being outside make them susceptible to damages from hurricanes, major windstorms, trees, or hail

### Claims Information

- Causes of loss include hail, wind, and theft/vandalism
- 84% were repairable or non-damaged

## MINI-SPLIT SYSTEMS

Single- or multi-zone systems that don't use ductwork and have indoor and outdoor components



### System Details

- Located in places without ductwork, including older homes, home additions, and smaller areas
- Components include: evaporator, blower, filters, control board, condenser, and line set

### Advantages/Disadvantages

- Location flexibility, quiet, and energy efficient, plus many are also heat pumps
- Cannot handle large spaces easily, indoor equipment is mounted on walls or ceilings, and repairs are less likely

### Claims Information

- Causes of loss: high voltage surge, hail, and wear and tear
- 86% were repairable or non-damaged

## HEAT PUMPS

Heats or cools by extracting and transferring heat



### System Details

- Generally located in structures in moderate climates
- Components include: similar equipment to a split system with the addition of a reversing valve, accumulator, defrost control board, and auxiliary heat strips

### Advantages/Disadvantages

- Uses less electricity by transferring heat and not creating it, decreased running costs, and less maintenance than combustion heating systems
- Difficult installation and high upfront costs

### Claims Information

- Causes of loss include foreign object impact, hail, high voltage surge, and wear and tear
- 79% were repairable or non-damaged

## GEOHERMAL SYSTEMS

Ground source heat pumps absorb or expel heat using subsurface temperatures and loop systems



### System Details

- Located in commercial or residential properties with enough land or water to bury the loops
- Components include: refrigerant or water and ethanol mix, closed or open loop systems, a heat pump, and ductwork

### Advantages/Disadvantages

- Longer lasting, doesn't require burning oil or natural gas, decreases energy consumption, and eligible for tax credits
- Expensive installation and equipment, and ground loops are difficult and expensive to repair

### Claims Information

- Causes of loss include high voltage surge and wear and tear
- 65% were repairable or non-damaged

## BOILERS

Uses natural gas or oil and transfers heated water or steam into radiators or other registers



### System Details

- Located in residential or commercial structures
- Components include: terminal units/registers or radiators; heat chamber or heat exchangers; and gas valve or oil tank

### Advantages/Disadvantages

- Heats evenly without drying out the air like a forced air system and doesn't need ductwork
- Equipment space is needed as well as a flu and chimney, potential for leaks or freezing, and complex installation

### Claims Information

- Causes of loss include wear and tear, water, and freezing conditions
- 71% were repairable or non-damaged

# Hvac Calculations Cheat Sheet

**Aimee Robinson**



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fearsome temper A curse that locks his rage inside him slowly turning him mad Without the ability to control his fury he s useless against the demon charmers threatening the mortal realm When he recognizes a beautiful woman hanging a help wanted sign outside a restaurant a strange energy calls to him and he soon learns that she s the only one who can save him from his ancient curse But fate has other plans for starved passion When restaurant patrons fall sick and inexplicable things begin to occur Molly and Brass must choose let the curse remain and risk their souls or reverse the curse and risk their hearts [ASHRAE Journal](#) ,1996 [Rated Xmas](#) Louis Brodsky,2013-07-23 Brandishing the caustic wit that is the hallmark of his four previous books of short fictions L D Brodsky gives Xmas an X rating in this latest volume with his salty tongued South St Louis auto assembly line rough who gets way too far into the Christmas spirit s At least deserving of an R rating are some of Brodsky s other outrageous characters such as the guy who disguises himself as a Persian cat or basset hound to escape the scrutiny of his neighbors the misguided soul who turns into a UFO experts in fecal matter and the mortuarial arts the husband who flies home early to avoid a snowstorm only to surprise his preoccupied wife the art forger who s so good he becomes more famous than the masters he copies and men who mate with bears whales and themselves Drop your quarter into Rated Xmas and view the peepshow that s always playing in Brodsky s mind ["Code of Massachusetts regulations, 2006"](#) ,2006 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **"Code of Massachusetts regulations, 1999"** ,1999 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 ["Code of Massachusetts regulations, 2001"](#) ,2001 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **"Code of Massachusetts regulations, 2007"** ,2007 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 ["Code of Massachusetts regulations, 2005"](#) ,2005 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **"Code of Massachusetts regulations, 2002"** ,2002 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **"Code of Massachusetts regulations, 2004"** ,2004 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 ["Code of Massachusetts regulations, 2003"](#) ,2003 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 [4090 Sheet Metal / HVAC Pro Calc Calculator](#) Calculated Industries,2021-08-15 The Sheet Metal HVAC Pro Calc is a versatile calculator that enables tradesmen to calculate complex problems with dedicated key functions that are labeled in standard industry terms The calculator has other advanced built in construction math functions to enable HVAC and sheet metal tradesmen to do their work alongside other trades In addition to the built in functions this calculator can handle order of operation using the

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