# Lightning Coverage and Safety

Damage caused by lightning, such as fire, is covered by standard homeowners and business insurance policies. Some home and business insurance policies provide coverage for power surges that are the direct result of lightning striking a home or business. There is also coverage for lightning damage under the comprehensive portion of an auto insurance policy.

With the explosion in the number and value of consumer electronics in homes, such as flat screen TVs, home entertainment centers, multiple computers, gaming systems and other expensive devices, it is more important than ever to take precautions.

# Preventing Losses

The I.I.I. offers the following tips to protect homes and businesses against power surges and lightning strikes:

**1. Install a lightning protection system.** A lightning protection system supplies structural protection by providing a specified path on which lightning can travel. When a building is equipped with a lightning protection system, the destructive power of the lightning strike is directed safely into the ground, leaving the structure and its contents undamaged. The system includes a lightning rod or air terminals at the top of the house that can be disguised to look like a weather vane and wires to carry the current down to grounding rods at the bottom of the house. According to the Institute for Business & Home Safety (IBHS), the lightning protection system needs to be securely anchored to the roof; otherwise it may whip around in a storm and damage the building. So make sure to have a licensed electrician install your lightning rod and protection system.

**2. Use surge protectors.** Today?s sensitive electronic equipment is particularly vulnerable to lightning. To assure the highest level of protection, UL-listed surge arrestors should be installed on electrical service panels. Installations typically include surge arrestors for the main electric panel, as well as incoming phone, cable, satellite and data lines. Surge arrestors protect against damaging electrical surges that can enter a structure via power transmission lines. By filtering and dissipating the harmful surges, arrestors prevent electrical fires and protect against electrical discharges that can damage a building's electrical system, computers, appliances and other systems. UL-listed transient voltage surge suppressors can also be installed to protect specific pieces of electronic equipment. Keep in mind that power strips offer little protection from electrical power surges.

**3. Unplug expensive electronic equipment.** As an added precaution, unplug expensive electronic equipment such as TVs, computers and the like if you know a storm is approaching.

# Do?s and Don?ts for Lightning Safety

**1. When Thunder Roars...GO INDOORS!** Take shelter in a home, large building or substantial fully enclosed building, preferably protected with a lightning protection system. Hard topped-vehicles are generally safe shelters, as well.

**2. Avoid areas where you will be the highest object.** If you are caught in an open field with no nearby

shelter, and your hair begins to stand on end (an indication that lightning is about to strike) drop down and crouch with hands on knees, rocking up on the balls of your feet. (The idea is to make as little contact with the ground as possible.) Never lie down flat or place your hands on the ground.

**3. Certain locations are extremely hazardous during thunderstorms.** Avoid lakes, beaches or open water, fishing from a boat or dock, riding on golf carts, farm equipment, motor cycles or bicycles. Take shelter in tunnels, subways, even ditches or caves if necessary?but never under a tree!

**4. If caught on high ground or in an open area, seek shelter in a low area and stay away from trees.** A small grove of bushes or shrubs is preferable to lone trees.

**5. To avoid side flashes (voltage from a nearby struck object) stay clear of fences or isolated trees.** Keep away from telephone poles, power lines, pipelines or other electrically conductive objects.

**6. Stay off the telephone!** In your home, don?t stand near open windows, doorways or metal piping. Stay away from the TV, plumbing, sinks, tubs, radiators and stoves. Avoid contact with small electric appliances such as radios, toasters and hairdryers.

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