

# Lightning Protection

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Lightning plays a substantial role in the damage done to homes and businesses every year. Many losses can be prevented when lightning protection systems and surge arrestors are implemented as mitigation methods. Fires caused by lightning represent a serious threat to life and property, but the risk is often overlooked by homeowners and businesses.

The I.I.I.'s analysis of U.S. homeowners insurance data found there were 185,789 lightning claims in 2009 costing \$798 million, with an average claim totaling \$4,296. These losses ranged from damage to expensive electronic equipment to structural fires that destroyed entire homes. Lightning associated with thunderstorms and sometimes hurricanes can pose a variety of fire hazards. The massive power of lightning's electrical charge and intense heat can induce destructive power surges through home circuitry, burn holes in steel pipes, explode brick and roofing materials, and ignite house and business property fires.

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

Professionally installed lightning protection systems are the best way to reduce the likelihood of a lightning-caused fire. A lightning protection system provides a network of low resistance paths to intercept, in a safe manner, lightning's dangerous electricity and direct it to the ground without any impact to a structure or its occupants.

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