

# Lightning Is an Underrated Killer; Knowing Fact From Fiction Can Save Lives and Prevent Injuries

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“Because lightning is a common occurrence in most people’s lives, this destructive force of nature does not get the respect it deserves, according to the Insurance Information Institute (I.I.I.).

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In fact, every year, lightning strikes the ground 30 million times and injures about a thousand people in the U.S, according to the Lightning Protection Institute (LPI).

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Lightning is not only deadly; it can be destructive to property. An analysis of homeowners insurance data by the I.I.I. found there were more than 213,000 lightning claims in 2010, up nearly 15 percent from 2009. These losses ranged from damage to expensive electronic equipment to structural fires that destroyed entire homes.

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The I.I.I. puts the average lightning claim at \$4,846. By comparison, in 2009, there were about 185,000 lightning claims, which caused nearly \$800 million in insured losses with the average claim totaling \$4,296. The average cost per claim rose nearly 13 percent from 2009 to 2010 and more than 80 percent from 2004-2010, even as the actual number of claims fell by a little over 23 percent over the six-year period.

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“Most people are very apathetic about protecting themselves from lightning,” said Jeanne M. Salvatore, I.I.I.’s senior vice president and consumer spokesperson. “And the average person often confuses lightning myths with lightning facts.”

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According to the LPI, three of the most common lightning myths are:

1. **Lightning never strikes the same place twice.** *Fact:* Lightning often strikes the same place repeatedly, especially if it is a tall, pointy, isolated object.”
2. **If it is not raining or if there are no clouds overhead, you are safe from lightning.** *Fact:* Lightning often strikes more than three miles from the thunderstorm, far outside the area covered by the rain or even the thunderstorm clouds.”
3. **Lightning rods attract lightning.** *Fact:* Lightning rods DO NOT attract lightning. Instead, they provide a path to the ground for discharging the dangerous electricity.”

To protect yourself from lightning, the I.I.I. and the LPI recommend the following key actions:

1. If you are outside with a thunderstorm approaching, seek shelter inside a building as soon as possible—ideally in a structure with a lightning protection system. If you hear thunder, then lightning is close enough to strike. Remember, *if thunder roars, go indoors!*
2. If a building is not available take shelter in car with a metal roof and keep doors and windows closed. It is the metal frame of the car that protects you from lightning and not the rubber tires. Wearing rubber soled shoes will also not provide any protection. If there is no building or car in which to take shelter, try to minimize your risk by going to an area of lower elevation and staying away from bodies of water and trees. One of the most dangerous places to be in a thunderstorm is under a tree.
3. If someone has been struck by lightning, provide first-aid immediately. It is perfectly safe to touch someone who has been struck by lightning—you will not get an electrical shock. Call 911 immediately and begin CPR or use a defibrillator if available.
4. Invest in a lightning protection system for your home and or business. A building with a properly installed lightning protection system is a smart investment as it provides proven protection for your family, home and values. It is an important safety investment in areas prone to lightning.Â

I.I.I. Podcasts are available on Lightning Myths and How to Pick a Lightning Protection System.

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Lightning Safety Awareness Week is June 19 through the 25, with a kick-off event on June 17 in Austin, Texas. For more information on the event, contact Jamie Smethie at [Jamie@cotedambrosio.com](mailto:Jamie@cotedambrosio.com). Â

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For more information on lightning safety, visit the National Weather Service.

For more information on protecting your home or business from lightning, visit IBHS or the Lightning Protection Institute.

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