

Lightning Protection Systems Offer A Key Form Of Fire Prevention

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NEW YORK, October 4, 2010 ?Make no mistake, 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,? said Jeanne Salvatore, senior vice president and national consumer spokesperson for the I.I.I., who narrates a two-minute video the I.I.I. released recently on how to purchase and install a professional lightning protection system that meets the highest industry standards.? Fires caused by lightning represent a serious threat to life and property, but the risk is often overlooked by homeowners and businesses, according to the Insurance Information Institute (I.I.I.). The National Fire Protection Association (NFPA) marks Fire Prevention Week (October 3-9, 2010), offering the perfect occasion to become aware of the dangers associated with such fires.

The video, How to Pick a Lightning Protection System, is aimed primarily at homeowners residing in states with frequent thunderstorm activity, many of which are in the southeastern U.S.

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.

“Homeowners need to be aware that installation of a system is not a do-it-yourself project,” says Bud VanSickle, executive director for the Lightning Protection Institute (LPI). “An experienced professional should install the lightning protection system, since improper installation can lead to serious consequences and could be worse than having no protection at all.”

The LPI is a not-for-profit nationwide group founded in 1955 to promote lightning safety, awareness and education and is a leading resource for lightning protection information and system requirements. When considering lightning protection, LPI stresses the importance of consumers contracting with qualified and experienced Underwriters Laboratories (UL)-listed and LPI-certified specialists who are trained to install systems in accordance with the nationally recognized safety standards of UL, the LPI, and the NFPA.

The LPI certifies individuals through a Master Installer testing program to qualify for competence in lightning protection installation. For a list of certified contractors and other information about national safety standards for lightning protection installation, visit the LPI’s website at www.lightning.org.

More information about the NFPA’s Fire Prevention Week can be found at www.firepreventionweek.org.

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