

Protect Your Home From Natural Disasters

(MS) — Natural disasters like hurricanes, floods, fires and tornadoes can wreak havoc on an unsuspecting homeowner. The last few years the country — and the world — has suffered through an influx of devastating storms of catastrophic proportions. The damage that ensued has been unimaginable and something that many homeowners weren't prepared to handle.

One natural occurrence that many homeowners may not think about until they're facing Mother Nature's wrath is lightning. These awe-inspiring pyrotechnics, while beautiful to watch many times, have the potential to cause great damage to a home. A single bolt of lightning can carry over 100 million volts of electricity. That's enough power to rip through a roof, explode walls of brick and concrete and ignite fires. While it's not always possible to foresee the potential scope of a storm or pinpoint a strike, there are steps to take to minimize the damage of lightning.

• **Get educated:** According to State Farm Insurance, each year the company has about 307,000 lightning-related claims nationwide amounting to \$332 million. What's unique about lightning is it doesn't discriminate according to region of the country like other natural disasters — most areas are susceptible to lightning strikes. Keeping this in mind and recognizing the impact of lightning is the first step in preventing damage.

• **Consider a lightning protection system:** For homeowners who don't want to take a chance against the odds of lightning striking their home, a lightning protection system is a viable idea. A professionally installed lightning protection system works to channel lightning's energy and provide a safe electrical path



Don't take your chances with lightning. A professionally installed lightning protection system can protect your home against this dangerous weather condition.

for it into the earth. The Lightning Protection Institute (LPI), a not-for-profit nationwide group founded in 1955 to promote lightning safety, awareness and education, stresses that homeowners should only use experienced contractors to install protection systems. LPI states that the contractor should be reputable, use UL-listed materials and be LPI-certified in lightning protection.

"It is important to have an experienced professional install the lightning protection system," says Bud VanSickle, executive director for LPI. "Improper installation can lead to serious consequences, and in severe cases may be worse than not having protection at all." Installation of a system is not a do-it-yourself project; therefore, any attempt by an inexperienced homeowner is also highly discouraged.

• **Rely on surge protectors for added protection:** While lightning can

cause structural damage, even relatively small bolts can damage sensitive electronics in the home should a strike occur. A surge in electricity from lightning can render televisions, computers, telephones, stereo and home-security systems, lawn sprinkler systems, and garage door openers inoperable in an instant. A qualified lightning-protection contractor can provide options for service entrance arresters and point-of-use surge protection devices, such as special power strips into which you can plug computers and other electronic devices. This maximizes protection and saves the homeowner money in the long run.

• **Check or update a home-insurance policy:** Consult with your home-insurance provider to see what natural disasters are covered by your policy. You may find that you need additional coverage in respect to certain areas. For example, standard policies typically exclude damage from floods, windstorms and sewer backups — all typical side effects of a heavy downpour. Check to see if your policy will cover any damage resultant from lightning as well. It pays to be prepared. Also, speak with your agent to see if your insurance carrier offers discounts or base-rate credits for lightning protection systems. Areas that experience a high rate of lightning strikes may have established discounts or credits already in place as preventative incentives for their homeowners.

For more information on safeguarding your home against lightning damage, the Lightning Protection Institute offers a list of certified contractors, along with information regarding the national safety standards for lightning protection installation. Visit the LPI Web site at www.lightning.org for more information. *EL066941*