

LOSS CONTROL DATA GUIDE



## Lightning

### *Safeguarding Buildings, Equipment and Personnel From Lightning Damage*

This Loss Prevention Data Guide will help you understand and manage your exposure to one of nature's most destructive forces. Every time **lightning strikes**, your facility, equipment and personnel are at risk: 1000 million volts of electricity in the wrong place at the wrong time will have devastating results. The National Weather Service reported 43 fatalities, 236 injuries and nearly \$26 million in property damage caused by lightning in 2003 alone\*.

#### ***Clean Power is Safer***

When power is delivered to your facility in steady and regulated volts, it's "clean". It is the irregularities that cause the problem: spikes and surges can harm delicate circuitry and trigger disruptive power outages. When lightning strikes, the loss potential increases. The electrical power surges caused by lightning can be harmful to computers, faxes, photocopiers, medical imaging equipment, etc. Newer equipment is particularly susceptible to surge damage, which can also originate inside your building from other electrical machinery.

***You can significantly reduce the potential for electrical damage by installing surge suppressors, using quality equipment that meets the standards of the National Electrical Code and installing and grounding equipment correctly.***

"Clean" power can reduce your liability in many ways:

- Fewer personal injuries
- Reduced risk of fire
- More reliable equipment
- Less down-time
- Less risk of lawsuit
- Less risk of data loss

#### ***Personal Safety Tips***

- Stay out of open fields during a storm. Find shelter inside a building or vehicle. If you must remain outdoors, create a low profile and stand with your feet together.
- Do not take shelter under an isolated tree. Stay at least 10 feet away from the trunk and stand with your feet together.
- If caught on the golf course during an electrical storm, stay out of the middle of the fairway.
- If indoors, stay away from metal objects like stainless steel sinks or plumbing fixtures.
- If you must use the telephone during an electrical storm, use a cordless or cell phone.

\* National Weather Service Summary of Natural Hazard Statistics for 2003 in the United States; [www.nws.noaa.gov](http://www.nws.noaa.gov). Additional information is available from the National Lightning Safety Institute ([www.lightningsafety.com](http://www.lightningsafety.com)) and the Lightning Protection Institute ([www.lightning.org](http://www.lightning.org)).

# Lightning Risk



	Equipment Damage	Building Damage	Injury or Death
Has been damaged by lightning in the past	////	////	///
More than 20 electrical storms per year in your area	////	////	///
Located in isolated, open area	////	////	/
No surge protectors on power panels	////	/	////
No surge suppressors on incoming data lines	////	N/A	////
Located on the highest point in the area	////	////	/
No bonding between telephone and electrical ground	///	N/A	////
No bonding between TV cable and electrical ground	///	N/A	/
No electrical ground rod	////	/	////
Electrical ground not bonded to metal water pipes	/	N/A	////
Door access controls in use	///	N/A	N/A
High-tech "smart" buildings	///	N/A	N/A
Electronic equipment recently added	/	N/A	/
Lightning protection system not regularly inspected	///	///	/
Grounding not designated for lightning mitigation	////	///	/

The loss prevention information and advice presented in this Guide are based on generally accepted safe practices for controlling potentially loss producing situations in business premises and operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures or to imply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.