

Loss Prevention

Please route to:

- Owner
- General manager
- Sales manager
- Service manager
- Office manager

Dangerous thunderstorms and lightning

"I couldn't believe the damage the lightning strike did to our computer systems. All activity in the business came to a standstill while we tried to repair telephone and computer systems. The loss was bigger than I could have imagined."

Boom! Lightning and your equipment

According to the National Weather Service, there are 1,800 thunderstorms in progress somewhere on the earth at any given moment, which amounts to 16 million storms each year. And with thunderstorms come wind, hail, flooding and lightning - all of which have the potential to cause damage to property and people. But one danger in particular can pose a risk to your valuable equipment, seemingly stored safely inside – lightning.

Modern microcircuitry is extremely sensitive and requires constant voltage and frequency. All electronic data processing equipment is vulnerable to spikes, surges or power interruptions caused by lightning. Examples of other power-sensitive electrical equipment include:

- Business and home computer systems
- Phone systems including answering and fax machines
- Cash registers and security systems
- Televisions and video recording systems

How to protect your equipment

There are two methods of protecting equipment from lightning damage:

- **Unplug** – disconnect the equipment from the electrical supply source when the equipment is not in use
- **Provide surge protection** – Surge suppressors are widely available. Suppressors that are Underwriter's Laboratory (UL) listed should be used. A suppressor rated for low-voltage is necessary for more sensitive electronic equipment. Install a system-wide surge arrester at the main panel in combination with branch circuit surge suppressors for optimum protection.

Don't forget to protect your software and data

The precautions above will provide a reasonable degree of protection for your hardware equipment at modest expense. However, additional precautions should be taken for software and data (records) stored in your computer. Since electrical, mechanical or other "glitches" can cause data to be lost or damaged, it is imperative that you have backup copies of your data. One effective procedure would be:

- Make a back-up copy of your data each day for on-site storage in a safe place
- Keep a complete copy off-site in a safe place and update weekly at a minimum

Conclusion

The probability of lightning loss and the resulting anguish can be reduced by the above effective measures. Implementing the right protective measures and having a good insurance program that includes the proper coverage for data processing and electrical equipment will ensure that you are prepared for stormy weather.

Resources

- Electrical Safety Foundation International – www.esfi.org
- Lightning Protection Institute - www.lightning.org
- National Weather Service Lightning Safety - www.lightningsafety.noaa.gov

Loss prevention information

For questions about this loss prevention topic, contact the Zurich Risk Engineering Department at 800-821-7803.

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