



Before a Storm

If you have knowledge of an impending storm, the following will help you prepare:

- Unplug any electronic equipment from outlets; be sure to do this well before the storm.
- Listen to NOAA Weather Radio, commercial radio stations, or television forecasts for warnings in your area.

During a Storm

While the lightning storm is passing, the following safety tips are important to follow:

- There are three ways that lightning typically enters homes – by direct strike, through wires and pipes, and through the ground.
- Using appliances during a storm can be dangerous. Lightning is able to travel long distances through telephone and electrical wires as well as metal pipes.
- Telephone use is the leading cause of indoor lightning injuries. Do not use the phone unless it is an emergency.
- Laundry washers and dryers are dangerous appliances since they require connections to plumbing and electrical systems, and have a vent which leads to the outdoors.

Prepare Your Home

- Have a Lightning Protection System installed. Although these cannot guarantee damage prevention, they can minimize damages. These systems provide a direct path to the ground for the lightning to follow and have thus been credited as having prevented destruction, damage, injury, and death.
- Use surge protectors. An electrical surge can happen if lightning strikes within two miles of the home.

Lightning Damage Statistics

- The average cost per lightning claim increased by 39.3% from \$3,084 in 2005 to \$4,296 in 2009 (Insurance Information Institute).
- The number of paid lightning claims between 2005 and 2009 decreased by 30.1% from 265,700 to 185,789 (Insurance Information Institute).



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