



Lightning destroys! Protect your loved ones, home, and electronics...

Lightning strikes at an average current of 30,000 amperes – that’s 100 million volts of electrical potential – and is about 50,000°F. In the US, lightning storms are responsible for more injury, death, and destruction each year than all the hurricanes, tornadoes, and floods combined, particularly in the Northeast.

Personal Safety

- **SEEK SHELTER.** Lightning currents can branch off to a person from a tree, fence, pole, or other tall object. If you are caught outside, avoid high areas, open water, metal fences, wires, and other horizontal conductors. Do not stand near trees, poles, flagpoles, or other vertical conductors. Put down metal tools and golf clubs. If your hair stands on end, drop to your knees, bend forward, and place your hands on your knees. Do not lie flat on the ground. Protection from rubber-soled shoes is a fallacy.
- **AVOID** appliances, telephones, and water. Currents traveling through a structure can hit a person using anything electric or corded, and any running water, including showers, bathtubs, and pools.
- **PUT ASIDE** personal electronic devices such as cell phones, iPod and walkman players, beepers, and laptop computers. These can cause serious injury when used outdoors during an electric storm.
- **ENCOURAGE** your electric company to keep trees trimmed around power lines.
- **NERVE DAMAGE,** memory loss, personality change, and other problems may result from being struck by lightning. Apply CPR and seek medical aid immediately. Even if consciousness is not lost, anyone stunned by lightning should seek medical help.

Lightning losses are a covered peril in most property insurance policies. However, replacing damaged devices (less your deductible) will not restore lost information, for example, pictures, music, and other files stored on your computer. A few simple guidelines will go a long way.

- All connections to a structure, surface and buried, electrical, telephone, cable television, and plumbing, are potential routes for lightning energy. Ideal is “whole house” surge protection. Deices (often called surge breakers) are available at electrical supply houses and retail stores, and can be installed on the main panel board. Alternatively, ask your utility to install surge suppression at the electric meter. This is now standard at many electric companies.
- Common surge casualties include telephones, television units, computers, and garage door openers. Equip critical devices with individual transient voltage surge suppressors (TVSS). These should have three sets of MOVs (metal oxide varistors): line to neutral, line to ground, and neutral to ground, each set rated at least 250-300 joules. Sometimes manufacturers combine the three ratings and report a single rating of 750-900 joules. This is a meaningless number. The individual rating for each set is what matters. Many modern electronic devices have built-in surge suppression. MOVs are listed on their power supply circuit boards.
- Quality surge protectors, while more expensive, provide better protection, in particular thermal cut outs to prevent fire in the event of MOV failure. These better TVSS plug strips are usually equipped with a protection indicator light. If the light is not lit, replace the unit.
- Properly and professionally designed and installed lightning rods provide some protection.
- The best protection for any electronic device is to disconnect (unplug) it during a lightning storm.

Use the 30-30 Rule!

- **30 Seconds flash to bang — time to take shelter!** (When you see the flash, count the seconds to the bang. Every 5 seconds equals 1 mile. Divide by 5 to determine the distance in miles from you to the lightning.)
- **30 Minutes after the last thunder is heard — safe to resume activities.**

Fremont Insurance has been insuring and investing exclusively in Michigan since 1876. By making this state our only place of business, we know the local geography, climate, demographics, and lifestyle in ways that national insurers can't.

Whether you're looking for home, auto, commercial, farm, or marine coverage, we can create a program tailored to your needs.

Ask your independent agent today to find out more about our exceptional pricing, dynamic products, and unparalleled service.

www.fmic.com 888.968.3664

Homeowners
Personal Automobile
Yachts and Boats
Home Business
Businessowners
Commercial
Business Automobile

Farmowners and Country Estates
Bed and Breakfast
Mobilowners
Renters and Rentals
Workers' Compensation
Equipment Breakdown
Umbrellas



Fremont Insurance
PURE MICHIGAN®

