Keeping Warm After the Storm

IN THE AFTERMATH OF STORMS like Katrina, Irene and Sandy, hundreds of thousands of people can be without power, some for extended periods of time. People turn to alternate means to light and heat their homes and businesses. One of the most popular choices is the portable generator. Generators can help to minimize damage and subsequent insurance claims by keeping refrigerators, freezers and sump pumps operating. If people are able to stay in their homes, and businesses to remain in operation, additional living expense and business income losses are eliminated or reduced. However, there are important safety issues that must be addressed. Helping your clients understand and safeguard against these is a sign of the professional insurance agent.

Health Hazards - According to the Consumer Products Safety Commission (CPSC), each year over 70 deaths and 10,000 emergency room visits are a result of generator use. The most common hazard associated with generators is Carbon Monoxide (CO) poisoning. Carbon monoxide is odorless and colorless, and lethal concentrations can build up in mere minutes. Opening windows and doors will not prevent buildup of CO, so generators should never be operated inside the home, business, or attached garage or shed.

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For anyone using a generator or other alternate heating or power source, it is important to have battery-powered (or battery back up powered) CO detectors. This could save lives. During a power outage, a hard wired detector may not be operational. CO and smoke detectors should be tested regularly. According to CPSC, 93% of generator-related CO deaths are in homes where there is no CO detector.

Proper installation is essential. Generators should never be plugged into the building's outlets or power system. A generator can backfeed power into the utility lines with enough power to kill someone working on the lines miles away, or neighbors who are on the same transformer. If the system must be connected to the household/building supply, it should be done by a qualified electrician. An alternative is to get a power transfer switch from the utility company. An even better choice would be the purchase of a permanent stationary generator that can power the entire home or building.

As with any mechanical or electrical device, it is essential to read and follow the manufacturer's instructions for use of the generator. For example, a natural-gas powered generator requires oil levels to be checked regularly. Special oil is used, so this should be purchased and kept on hand. It is a good idea to keep the instructions close to the generator so information is readily accessible when needed. Keep instructions in a Ziploc bag or other container to protect them from the elements. The generator must also be protected from the elements.

Fire hazards – Fuel to power the generator, such as gasoline, kerosene or propane, is highly flammable. It should not be stored indoors or within 50 feet of the operating generator, or any other fuel-burning appliance. In addition, generators should be allowed to cool down before refueling. Another point to consider is that, in a widespread power outage, gasoline may not be available if stations do not have power to pump it.

Load capacity of generators vary greatly. Portable generators are not usually designed to power an entire house, and an overloaded generator can fail, or start a fire. Appliances should be plugged directly into the generator, or use a heavy duty outdoor rated three prong extension cord. The cord must not frayed or damaged. The cord should be rated for at least the total wattage of the appliances that are being powered by the generator.

Generators can be a life and money saving tool, but they are also very dangerous. Understanding both the benefits and hazards of electric generators, and providing valuable information to your clients is another value-added service of the true insurance professional.

Previously published in the Insurance Advocate®