

Lightning Safety

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EACH YEAR, LIGHTNING strikes kill approximately 29 people in the United States, and are the cause of more than 22,600 fires. (www.nfpa.org) According to the Insurance Information Institute, the number of lightning damage claims decreased in 2014, but the severity increased. Total insurance payouts for this loss approached \$739 million paid to nearly 100,000 policyholders. (www.iii.org) Educating clients to the hazards of lightning and how to reduce the chance of damage or injury is another value-added service of the professional insurance agent.

Summer weather brings a high frequency of dangerous lightning storms. July is the most dangerous month for lightning deaths, followed by June. This is because more people are outside during these months. Most lightning deaths occur during leisure activities. Surprisingly, golf is not the most common activity for lightning deaths – it is fishing. 82% of people killed by lightning are male.

Being within ten miles of the storm increases the risk of being hit by lightning. If you can hear the thunder you can be hit by lightning. The danger does not end when the sun comes out. It is safest to wait 30 minutes after the last thunder before resuming activities.

The safest place to be in a lightning storm is in a building with a lightning protection system or lightning rod designed to create a path for the lightning's energy to travel. The energy is looking for the best conduit to the ground, and that is sometimes a person or animal. The lightning rod was invented by Benjamin Franklin, who also proved that lightning is electricity. Next safest is a hard topped vehicle with the windows rolled up – as long as you are not touching any metal parts. A single tree is more dangerous

than a stand of trees. Lightning tends to strike the highest point. If animals are crowded under a single tree, then they may all be injured or killed. Therefore, if a pasture has individual trees, they should be fenced to keep animals from taking shelter under them.

Avoid using computers and phones, as well as contact with plumbing – such as showers, baths and laundry. Unplug expensive electronics if a storm is coming. Electricity from the strike can travel through the ground, phone lines or metal plumbing pipes and cause serious injury or death. The discharge of the lightning can blow out sections of buildings. There have been documented cases of people being killed by lightning while talking on the phone or standing by a window. (www.consumerwarningnetwork.com) Lightning can travel long distances through telephone or electrical wires. This is especially true in rural areas. (news.national-geographic.com)

Even animals or people in a barn or other structure are at risk, unless the structure is properly grounded with either a lightning rod or other lightning protection system. The purpose of the system is to give the lightning a safer route to the ground. Most homes that are built with new construction are designed to withstand a lightning strike, however, some type of fire damage usually occurs.



In addition, modern electronics are highly susceptible to damage from lightning. Surge protectors are not enough to protect against a nearby lightning strike.

While property damage caused by lightning is covered under standard insurance policies, the human and animal toll may not be. Although most people survive lightning strikes, the effects can be life changing. Lightning is a true force of nature and can cause extensive damage and injuries. Helping clients prevent or reduce losses from this act of mother nature is another sign of the true insurance professional.

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