

Insurance 101

Lightning Rod

Its power is immense: a single bolt of lightning can carry more than 30 million volts of electricity.¹ It's no wonder, then, that lightning can spark a fire on your home and cause serious damage to your electronic equipment.

There are some things you can do, however, to reduce the risk of lightning damage:

- **Create a diversion.** A professionally installed lightning system includes lightning rods that divert strikes, ground rods that direct current into the ground and other elements to protect your home.
- **Suppress the surge.** Standard power strips provide minimal protection against electrical surges. Consider installing UL-listed transient voltage surge suppressors for your computer, home entertainment system and smart home technology. If a storm is coming, unplug these devices.
- **Garage it.** Lightning could target that car in your driveway. It can damage the antenna, electrical system, rear windshield or tires—or ignite a fire. Keep it out of harm's way by storing it away.

The good news is that it's not all that common for lightning to strike a house. Between 2004 and 2008, only 18 percent of reported lightning fires occurred in homes.² But the risk is still there—and that's a good reason to take measures to reduce it.

¹Insurance Information Institute

²National Fire Protection Association