



Strike Lightning Damage Before it Hits

By John D. Doak, Oklahoma Insurance Commissioner

Spring weather inevitably raises many questions regarding damage caused by severe storms. One common question involves the aftermath of lightning strikes, which can bring down power lines, start fires and short out electronics. Every year an average of 50 lightning bolts strike within one mile of each person in Oklahoma. Nationwide, about 37 people a year are killed in lightning-related incidents.

The best way to protect yourself, as with all types of disasters, is to plan ahead to avoid dangerous locations during storms. However, property damage is another issue that can sometimes be unavoidable. Standard homeowners insurance will cover your property and structures for damage caused by lightning strikes. The number of paid claims has

increased over time to reach over 186,000 in 2011, with an average cost per claim of \$5,112. This adds up to on average \$960 million in homeowners insurance claims each year since 2007.

2011 WEATHER EVENTS, FATALITIES, INJURIES AND DAMAGE (1)

Weather events	Fatalities	Injuries	Property damage (\$ millions)	Crop damage (\$ millions)	Total damage (\$ millions)
Lightning	26	187	\$45.32	\$0.11	\$45.44
Tornado	553	5,483	9,463.35	29.60	9,492.95
Thunderstorm wind	56	384	375.89	137.48	513.38
Hail	0	31	450.53	81.85	532.38
Total	635	6,085	\$10,335.09	\$249.04	\$10,584.15

(1) Includes the 50 states, Puerto Rico, Guam and the Virgin Islands.

Source: National Weather Service.

There are ways to prevent damage from lightning strikes. Installing a lightning protection system will provide structural protection by directing the lightning power safely into the ground, leaving the structure and its contents undamaged. It is important to have a licensed electrician install this type of protection system. Another way to protect your property from lightning damage is to always use surge protectors. Regular power strips offer little protection from power surges related to lightning strikes. Electronic equipment that is frequently used in today's households is extremely vulnerable to power surges and can be rendered useless in a matter of seconds. A final tip to help with protecting against lightning damage is to simply unplug if a storm is approaching. This includes all electronics, appliances and lighting devices.

Lightning Safety Tips

Do: Take shelter. Safe spaces include your home and a large or enclosed building, preferably protected with a lightning protection system.

Do: Avoid areas where you would be considered the highest object. If you are caught in an open field with no nearby shelter, and your hair begins to stand on end (an indication that lightning is about to strike) drop down and crouch with hands on knees, rocking up on the balls of your feet and making as little contact with the ground as possible.

Do NOT: Lie flat or place your hands on the ground if in an open area without protection.

Do: Avoid lakes, beaches or open water, fishing from a boat or dock, riding on golf carts, farm equipment, motorcycles or bicycles. Take shelter in tunnels, subways, even ditches or caves if necessary.

Do NOT: Take shelter under a tree or near a fence, telephone pole, power line, pipeline or other electrically conductive object.

Do: Stay off the telephone and avoid open windows, doorways or metal piping. Stay away from TVs, plumbing, sinks and bathtubs, radiators and stoves. Avoid contact with small electric appliances such as radios, toasters and hairdryers.

For additional information on how you can protect yourself and your property from storm damage, visit the Oklahoma Insurance Department online at <http://www.ok.gov/oid/> and click on “Prepare Yourself” under Consumer Assistance.