

Lightning presents growing financial risks for homeowners

South Africa has one of the highest lightning ground strike densities in the world, which can have major financial repercussions for businesses and local homeowners. In the US, the cost of damage caused by lightning strikes totalled nearly USD1 billion in insured losses in 2011 alone, according to the Insurance Information Institute.

Lightning is one of the most underestimated natural disasters. In the summer months, an increase in thunderstorms and lightning is experienced throughout South Africa and can often result in substantial financial losses as a result of damage caused to homes and possessions.

Due to the high frequency of lightning strike incidents that occur in certain parts of South Africa, some insurance policies restrict cover as a result of lightning damage quite heavily by imposing an additional excess or, in extreme cases, even excluding cover altogether. Therefore, it is very important for homeowners to check the terms and conditions of their homeowner's insurance policy to ensure they have the correct cover in place.

In addition to this, some insurers may have specific requirements noted on the policy regarding the installation of lightning and surge protection units, specifically in respect to the annual maintenance of items such as lightning conductors. Should homeowners fail to adhere to these requirements, they may face a claim being rejected on grounds of non-compliance with policy requirements.

Electrical surges

A direct lightning strike can ignite a house fire or send a surge of electricity through the electrical wires in a home, causing severe damage to electronic devices, such as televisions, computers, gaming devices and home theatre systems. In addition to this, other electronic systems, such as garage doors, security systems, pool pumps and heaters can also be affected.

Even if lightning strikes close to a home, damage can still be substantial. Some homeowners experience damage caused to electrical appliances following a major lightning storm even if there is no evidence that the lightning hit the home itself. This may be caused by underground irrigation systems, or on-site wells, acting as a conductor for electrical charges to reach the home.

There are a number of methods that homeowners can use to protect their home and its contents against damage caused by lightning. Firstly, a lightning protection system, which is made up of a series of grounded lightning rods, assists to direct the lightning to the ground in the event of the home being struck.

Unplug in the event of a storm

In order to protect expensive and sensitive electronic devices in the home, UL-listed surge protectors can be installed on electrical service panels, as well as phone, cable, satellite and data lines. However, the best way to protect expensive electronics, such as televisions and computers, is to simply unplug them in the event of a storm, or even when the homeowner plans to be away from home for extended periods of time.

Homes surrounded by large, mature trees are more at risk, as the tallest tree in the neighbourhood is the most attractive target for a lightning strike, which could cause the tree to split in half, sending wood crashing through the roofs of surrounding homes.

Prevention is always better than cure, so implementing lightning protection devices and strategies and ensuring the homeowner's insurance policy is up to date are the best ways consumers can avoid the financial losses suffered as a result of lightning.

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