

DAMAGE FROM LIGHTNING: HOW TO PROTECT YOUR HOME

Many homeowners use standard surge protectors for their electronics year round, and Uninterruptible Power Supply (UPS) surge protectors have become increasingly popular in recent years. However, depending on the strength and exact location of the lightning strike surge protectors may not provide enough protection.

Depending on your home's location and contents, a complete Lightning Protection System (LPS) may be recommended. These systems are much more complicated than simply adding a tall metal object to your roof, and should only be installed by a certified LPS professional. Besides protecting your electronics and appliances, devices are also available to help guard your air conditioner or heat pump from the electrical surge and/or power interruption associated with a nearby lightning strike.

To learn more about which system may be best for your home, check out the Insurance Institute for Business & Home Safety's website at DisasterSafety.org/lightning/protect-your-home. More information about protecting your family and home from the dangers of lightning is available on the following websites.

National Weather Service
lightningsafety.noaa.gov

National Lightning Safety Institute
lightningsafety.com

FEMA's Ready.gov
ready.gov/thunderstorms-lightning

(Sources: NOAA.gov; DisasterSafety.org; and NFPA.org)

Report any property damage to your insurance agent or company representative immediately and make temporary repairs to prevent further damage.

For information about filing an insurance claim after a disaster, contact:

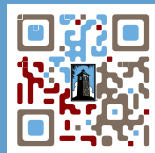
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LIGHTNING: PROTECT YOUR FAMILY & HOME

Florida is the Sunshine State, but did you know it's also the lightning capital of the U.S.? Each year there are nearly 3 million lightning flashes in Florida, according to the Lightning Protection Institute (LPI), and our state leads the nation for lightning-related injuries and deaths. The stretch between Tampa and Titusville, Florida, is known as Lightning Alley.

Why is lightning so powerful? A single strike can carry between one million and one billion volts of electricity (source: NOAA.gov). Up to an inch in diameter, a single lightning bolt can be more than four times hotter than the sun's surface.

If you hear thunder, lightning is not far away. In fact, a lightning strike can occur up to 10 miles away from where it is actually raining. Lightning is both dangerous and unpredictable.

Do you know which of the following are lightning myths and which are facts? Know the facts about lightning to stay safe!

MYTH VS. FACT

Lightning never strikes the same place twice.

MYTH.... Actually, lightning can and often does strike twice in the exact same spot, or close to it. Lightning strikes the Empire State Building about 100 times each year. Florida's Kennedy Space Center receives more lightning strikes annually than any other location in the U.S.

Do not use the phone during a thunderstorm.

FACT.... Stay off corded telephones and computers, because the lines can act as a conductor for the lightning. Cell phones and iPods can be risky to use also, because the metal in cell phones and iPod wires can also act as conductors for the lightning's current.

Rubber car tires protect you from lightning.

MYTH.... It is the car's metal frame and roof that are protective, not the rubber tires. Stay inside the car with the windows rolled up, and do not lean against the car doors or anything metal. Fiberglass vehicles and convertibles do not provide protection from lightning.

Do not shower or do laundry during a storm.

FACT.... The plumbing system can serve as a conductor for lightning, so it is best to avoid bathing, doing laundry, and electrical appliances in general until the storm has passed. Remember, electricity and water do not mix well. Besides avoiding appliances and water, stay away from doors, windows and porches during thunderstorms.

If you are outside during a storm, stand or lie flat under a tree to stay dry and avoid lightning.

MYTH.... There are several factors that make being under a tree in a thunderstorm a very bad idea. Lightning often strikes the highest objects,



such as trees. As the electrical current heads for the ground, the lightning is likely to strike you if you are between the tree and the ground. Ground current is dangerous, so it is best to make your contact with the ground minimal by crouching down and leaning on the balls of your feet instead of sitting or lying on the ground.

Keep the 30/30 rule in mind if you are outside. Take shelter immediately if the time between seeing a lightning flash and hearing thunder is 30 seconds or less, because it means you are in a strike zone! Be sure to wait at least 30 minutes after you hear the last of the thunder before going back outside.

PROTECTING YOUR HOME

Lightning causes Florida property losses of as much as \$1 billion every year. Besides costly damage to home electronics, fires can also be started by lightning strikes. It may not be practical to simply unplug your computer, TV and other electronics every time a thunderstorm approaches your neighborhood.

