

AmTrust Property Zone

Minimizing Your Commercial Property's Lightning Risks

It's a myth that lightning doesn't strike twice. Lightning can strike once, twice or many more times – and each incident can pose a serious risk to your commercial property. A bolt of lightning has the power to rip through roofs, walls and ignite deadly fires. The costs in damage, injury and loss of life from a lightning strike can be devastating to a small business.

Lightning Strike Damage

When lightning strikes a building, it can create a massive power surge that causes significant damage to the electrical wiring and any connected appliances. Lightning can also damage the building itself.

Perhaps one of the biggest risks from lightning, however, is fire. According to the National Fire Protection Association (NFPA), there were 1,400 non-home structure fires caused by lightning in 2014, resulting in three deaths and \$65 million in property damage. Some years have been much worse. In 2012, for example, there were 1,800 non-home structure fires caused by lightning, resulting in four deaths and \$108 million in property damage.

The CDC says that lightning can occur during any month, but strikes are the most common in July. Every region in the United States experiences lightning, but lightning and lightning-related injuries are especially common in Alabama, Colorado, Florida, Georgia, Missouri, New Jersey, North Carolina, Ohio, Pennsylvania and Texas.

Lightning Protection Systems

Lightning is a powerful force of nature, but this doesn't mean that business owners are helpless against it. Lightning protection systems can prevent damage caused by lightning strikes.

A lightning protection system consists of the following basic elements:

- **Lightning Rods:** The lightning rod, also called an air terminal, is probably the most recognized element of a lightning protection system
- **Wire:** The lightning rod is connected to wires that direct the energy to the ground
- **Ground Rod:** The wires attach to the ground rod or grid, which safely disperses the energy
- **Surge Protection:** Use electrical surge protection devices to protect power lines, telephone lines and other supply lines

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

www.amtrustfinancial.com/loss-control

Lightning Protection Standards and Requirements

There are industry standards and requirements for protecting your business from lightning strikes, including the following:

- National Fire Protection Association (NFPA) 780, Standard for the Installation of Lightning Protection Systems (2020 edition), provides in-depth information of preventing lightning hazards
- Underwriters Laboratories (UL) Standard 96 provides minimum requirements for lightning protection systems
- Lightning Protection Institute (LPI) 175 provides standards for the design, installation and inspection of lightning protection systems

Don't let a simple lightning strike undermine your business success. Take preventative steps now to avoid property damage and injuries later.

Did You Know?

Florida is called the Lightning Capital of the United States because of its many lightning strikes.

Sources:

<https://www.nfpa.org/-/media/Files/News-and-Research/Fire-statistics-and-reports/US-Fire-Problem/Fire-causes/oslightningstructurefires.pdf>

<https://www.cdc.gov/disasters/lightning/victimdata.html#:~:text=The%20majority%20of%20work%2Drelated,deaths%20and%20injuries%20are%20high>

<https://catalog.nfpa.org/NFPA-780-Standard-for-the-Installation-of-Lightning-Protection-Systems-P1367.aspx>

<https://lightning.org/lightning-protection-overview/>

<https://lightning.org/standards/>

<https://www.weather.gov/safety/lightning-rods>



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