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Lightning strikes zap consumers of billions

Homeowners are urged to invest in surge protectors and other devices to help protect their possessions.

Chris Cobbs | Sentinel Staff Writer

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Diane Parker was sitting in front of the TV and her husband was napping last June 25 when a lightning bolt from a late afternoon thunderstorm struck their Kissimmee home.

"It sounded like an explosion," Parker recalled recently. "I think I was watching golf when I heard a loud boom. It scared me."

The lightning strike knocked out three TVs and a computer, along with four telephones, three light fixtures and the Parkers' intercom system.

Along with filing a \$3,400 claim for the damage, Parker said, she is investigating lightning-protection systems, such as surge protectors and other devices.

Officials at insurance companies are hoping other homeowners follow her lead to help soften the financial blow from lightning.

Lightning accounts for \$5 billion to \$6 billion a year in losses, or about 5 percent of all homeowner claims in the U.S., according to the Insurance Information Institute, a trade group.

Although the number of claims has dropped in recent years, the cost of repairing and replacing damaged possessions has increased as homeowners install increasingly sophisticated electronic gear in their dwellings, insurance company officials say.

For example, the number of claims at State Farm fell from about 39,000 in 2004 to 35,600 in 2005 -- but the cost of payments rose from \$138 million to \$148 million, spokesman Jeff McCollum said.

And so far this year the average claim has increased to \$5,100 from \$3,500 just a year ago, he said.

"The most logical explanation is all the big-screen TVs, computers and expensive stereos that are destroyed," McCollum said.

Going back several more years, claims at the Hartford Financial Services Group Inc. declined by 48 percent from 2001 through the middle of this year -- even as the cost of replacing damaged property

PHOTOS



Lightning rod (GEORGE SKENE, ORLANDO SENTINEL)
Oct 4, 2006



Christyne Hamilton (GEORGE SKENE, ORLANDO SENTINEL)
Oct 4, 2006

LIGHTNING PROTECTION FOR HOME ELECTRONICS

Lightning strikes within 2 miles of a home can cause damaging electrical surges.

A surge protection device (SPD) diverts an electrical surge to the ground.

An SPD should be listed to UL Standard 1449 and should have an indicator light and/or audible alarm to show when it needs replacement.

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rose 77 percent.

"Think about how property has evolved," said Vicky Pace, an assistant vice president of claims at the Hartford. "You may have people with three computers in the house -- one for the parents, one for the kids, and a laptop, too. Then there are the home theaters, plasma TVs, iPods and stereos, which is a lot of sophisticated technology."

If there's a positive development for the insurance companies, it's the drop in claims, which can be attributed to individuals installing surge suppressors in greater numbers and taking other precautionary measures, Pace said.

"A common-sense approach says homeowners are more in tune with a certain level of protection," she said. "We want to bring that awareness to the forefront."

But awareness may suffer in cases when consumers are in a hurry to get out of the store with their new purchase.

"You may not be thinking about lightning when you're buying a plasma TV," said Jim Kelley, assistant director of loss control at the Hartford. "You want to get home and watch it. You may be thinking, 'It can't happen to me.'"

Along with the Parkers in Kissimmee, others in Central Florida have discovered that it can, indeed, happen to them.

Christyne Hamilton, a retiree who lives in Okahumpka, has been victimized twice by lightning strikes that inflicted an estimated \$10,000 in damage, at least half of it to high-tech devices.

The more severe strike knocked out a new computer and a flat-panel TV, among other items.

"The thunderstorms rumble and carry on," she said.

Along with replacing her damaged belongings, Hamilton has taken steps to try to counter nature's offensive by adding surge protectors and a lightning rod.

Up the road from her home, in Ocala, retiree Arnold Davis has sustained damage to two TVs, three computers, copy machines, printers and a fax machine, all from lightning.

He has installed surge protectors to try to ward off the thunderbolts -- and takes a realistic attitude toward the problem.

"I've taken reasonable measures," he said, "but one can't live a paranoid life."

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(AFCIs) work like conventional circuit breakers and fit into electrical panels the same way. They protect against overloads and short circuits.

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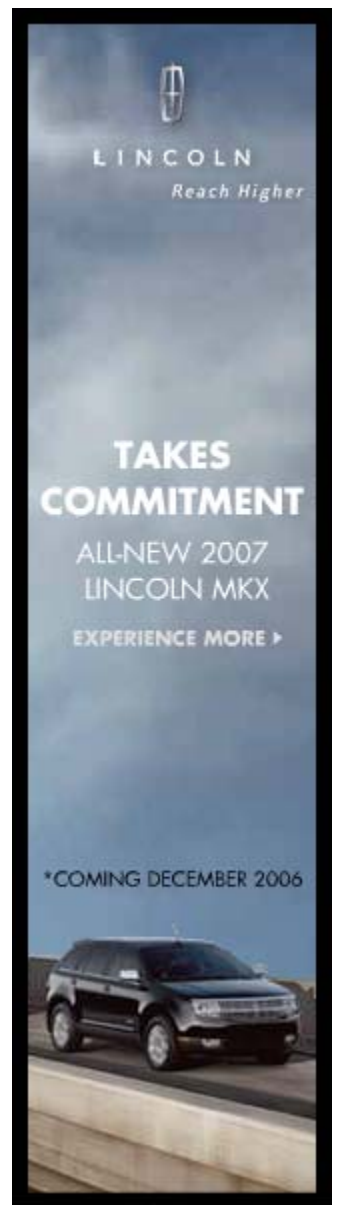
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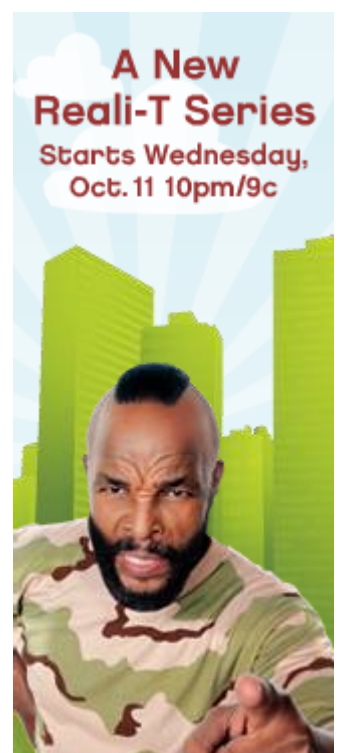
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