



Risk Management *Tips*

Guarding Against Power Surges

Daylight savings time provides a great reminder twice a year to change the batteries in your smoke detectors. Ensuring that smoke detectors are in good working order is a great way to help protect your property. Are you taking the same precautions to protect the valuable equipment inside your property?

Power surges can cause potentially devastating effects on the equipment we've all grown to depend on. Power outages, brownouts, and lightning can create these undesirable power surges and damage or destroy valuable equipment and the information they store. When the days grow longer and the weather is warmer, power demands and weather conditions increase the potential for severe damage.

While lightning-related losses accounted for only 2.5% of the overall claims reported in 2009, they were among the top 10 in severity with an average of over \$10,000 per claim. What impact would it have on your business if you lost the information housed on your equipment? How difficult would it be to replace this valuable equipment?

A surge protection system is a great way to protect computers, scanners, printers, surveillance equipment, and televisions against the effects of power surges. They are rated by the amount of "extra" voltage they can either block or divert to a ground wire, sparing harm to the equipment. These devices come in different types, ranging from the most basic power strips to surge protectors for an entire building (which are installed by a licensed electrician). Keep in mind that electric surges can happen on any wire, so be sure to protect your phone lines, cable lines, and any other wires coming into your property as well.

Buying the right unit can save you a lot of money and headache should something happen. Here are some basic specifications to consider when looking for a reliable system that gives the utmost protection:

- Outlets to accommodate all of your devices
- A built-in fuse for added protection
- Cable and phone outlets
- Individual on/off switch for each device
- A UL rating ensuring proper quality control and testing
- An LED that indicates the unit is working
- A high rate of total energy dissipation
- Low clamping voltage
- A high joule rating (the higher the number the better)
- Fewer than 10 nanoseconds response time (recommended)
- A warranty that insures for damages to any connected equipment



Replacing equipment or property is neither easy nor inexpensive—protecting it can provide you with peace of mind to help you focus on your business. For more information, visit <http://www.articlesbase.com/home-improvement-articles/advantages-of-using-surge-protectors-590658.html>.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.