

Protecting Your Facility from Lightning and Water Damage

Markel's policyholders often find increases in lightning and water damage claims during the spring and summer. While you cannot prevent the storms that cause the destruction, you can take proactive measures to reduce the likelihood of damage occurring at your facility.

Preventing losses from lightning

Power surges are a leading cause of claims for electrical equipment failure. The most obvious culprit is lightning, but surges come from a variety of sources. They enter buildings through phone and cable lines, satellite systems, and network cables. All electrical equipment, including data line connections, should be plugged into surge protectors. Without them, power surges can damage all of your equipment and create unwanted downtime.

It is important to install surge protectors properly. Keep cable lengths short and straight, and push plugs completely into sockets. Some surge protectors have indicators to show the circuit is grounded and operating properly. Consult with a licensed electrician to ensure that your electrical distribution system is grounded correctly.

Preventing water damage

To help prevent water damage, take the following precautions:

- Inspect flashing and sealants for brittle or noticeable gaps. Reseal them or apply new caulk.
- Check the roof after storms for damage that can result in future leaks. Also, keep your roof drainage and ventilation systems free of debris.
- Inspect foundations and exterior walls for cracks and gaps in expansion joints.
- Check interior walls and ceilings for humidity, stains, and moisture--signs of a potential roof leak.

If you find a suspicious area, have it inspected and repaired by a professional contractor.

Don't forget to protect electronic equipment at the close of business and during fire drills as a routine procedure. Dust covers for computers, telephone switchboards, and other sensitive electronics provide protection should a roof leak or pipe burst. It is also recommended to keep computer equipment above ground level.