

Summer Brings Lightning and Water Damage Losses

A review of Markel's policyholders finds that as the summer comes to a close, the number of lightning and water damage claims increases. While it is impossible to prevent the summer storms and tropical weather events that cause the destruction, you can take proactive measures to reduce the likelihood of damage occurring at your center.

Electrical surges are one of the leading causes of electrical equipment failure. The most obvious culprit is lightning, but surges can come from a variety of sources. Traditionally, we hear of power surges entering a building through phone lines, but they can also enter through cable lines, satellite systems, and Local Area Networks (LANs). It is important to protect these potential entry points as well. This can be accomplished by plugging all equipment connected to electrical lines and cables into surge protectors. Without surge protectors, power surges can travel quickly along sources of electric current, damage all of your electrical equipment, and create unwanted downtime until they are repaired or replaced.

It is very important to connect equipment to a surge protection system that is properly sized and installed. Install surge protection devices as close as possible to the equipment being protected; keep cable lengths short and as straight as possible to minimize the path of the circuit; and make sure your connections are solid by pushing plugs completely into the sockets. For easy inspection, you can purchase surge protectors that are equipped with indicators that show the circuit is grounded and operating properly. Consult with a licensed electrician to ensure that your electrical distribution system is grounded correctly.

To help prevent a water damage loss, take the following precautions:

- Inspect flashing and sealants for brittle or noticeable gaps in spaces. Reseal them or apply new caulk.
- Check the roof after storms. Look for possible damage areas that can result in future leaks. Also check your roof drainage and ventilation systems, and keep these areas free of debris so they work properly.
- Inspect foundations and exterior walls for cracks and gaps in expansion joints.
- Check interior walls and ceilings for humidity, stains, and moist areas—signs of a potential roof leak. If you find a suspicious area, have it inspected and repaired by a professional contractor.

And don't forget to protect your electronic equipment from water damage. Dust covers designed for computers, telephone switchboards, and other sensitive electronic equipment provide some protection should a roof leak or pipe burst. Practice covering equipment at the close of business and during fire drills so it becomes a routine procedure. It is also recommended to keep computer equipment elevated above ground-level floors.

For more information on preventing water damage, get a copy of *Protecting Your Business from Water Damage*, one of the many Safety 1st tips available at www.childcareinsurance.com. Just click on the button for safety resources, enter your policy number, and click on the link for safety guides.