

Here's what every adjuster should know about lightning and electronics

Jun 18, 2015 | By [Scott Lacourse](#)

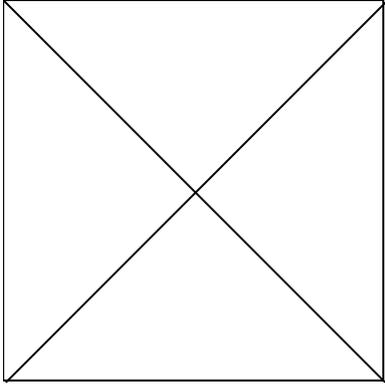


June is a busy month for lightning damage and thunderstorms. (Photo: Mihai Simonia/Shutterstock)

Just about everyone knows lightning can damage expensive electronics. Televisions, telephones, computers and other electronic goods are under threat during an electrical storm. Harmful over-currents can reach them through phone jacks, Ethernet cables or electrical outlets.

But how many of us bother to unplug every electronic device to avoid a damaging electrical surge whenever a storm rolls in?

Perhaps this explains the fact that while the total number of lightning damage claims declined, the amount claimed surged 93% from 2004 to 2011. According to data from the Insurance Information Institute, the average lightning claim now stands at just over \$5,100 and claims totaled about \$960 million each year from 2007 to 2011.



In 2012, severe thunderstorms, including tornado events, caused over \$14.9 billion in insured losses and \$27.7 billion in economic losses. That's why in honor of June being Lightning Awareness Month, we are looking at some best practices for handling lightning claims.



Photo: wavebreakmedia/Shutterstock

Appraising televisions

Given their ubiquity in American homes with nearly everyone owning at least one, televisions are the leading item damaged by lightning, followed closely by computers.

Televisions generally come in two types: tube and flat screens. Tube, or CRTs, are made with glass tubes and are extremely heavy. While they are no longer in mass production, they are still common in homes today. The screen on a tube television can be rounded or flat, but should not be confused with modern flat screen TVs.

When identifying any TV, it is important to secure the model number coupled with the brand or manufacturer. Model numbers can most often be found on the back of the set with the brand commonly found up front. Together, these two pieces of information can tell adjusters everything they need to know for filing the claim.

If the make and model number on a tube television cannot be found, take note of the following details:

- Screen size, as determined by measuring the screen diagonally from corner to corner
- Aspect ratio of the image
- Tube shape: square or rectangular?
- Screen shape: rounded or flat?
- Special features

If the make and model number can't be found on a flat screen television, record the following:

- Screen size, again, determined by measuring the screen diagonally from corner to corner
- Aspect ratio: unlike tube TVs, the majority of flat screens will be 16x9
- Screen type: either plasma or LCD. Plasma TVs are glossy and shiny, while LCDs are dull or have a satin finish. It may be necessary to wipe the screen clean to determine the difference.

Often the term LED is advertised as a different television format, but it is actually an LCD format that uses LEDs instead of fluorescents. LED televisions are generally more expensive than standard LCD TVs, so it is important to record it as such.



Photo: ArchMan/Shutterstock

Appraising computers

Personal computers comprise approximately 35% of the items claimed in lightning damage and unlike TVs where brand and model are key in identification; a computer's model number does not provide enough information for replacement. There are simply too many different configurations of the same model number when dealing with computers. However, it is still important to record this information along with other key pieces:

First, it is paramount to record the type of computer – desktop, laptop, netbook or tablet. Adjusters should make note of the type of system processor (CPU), including the brand name and model. Intel Core I7 and AMD Phenom X4 are just two examples of this kind of information.

Claims adjusters should also record the size of the screen, the amount of RAM – usually recorded in gigabytes (GB), and the size and type of hard drive if it has one. Most netbooks and tablets don't carry hard drives. Consulting the product documentation can be a big help in finding these details.

Additionally, adjusters are advised to record the type of video card. Common types include the ATI Radeon and the NVIDIA GeForce. It is also good practice to record if any other drives are present or attached, including CD, DVD or flash drives, and any networking devices such as a wireless card or LAN adapter.



Photo: Africa Studio/Shutterstock

Validating the damage

In lightning damage claims, it is important to determine if the loss was, in fact, caused by lightning instead of being a simple mechanical breakdown. A direct strike will leave physical damage, including burn marks where it hit. Electrical outlets will also be burned where the surge exited the building.

Items can, however, be damaged by lightning without physical traces. These markings should only be used for immediate corroboration. Next, look to see if more than one item was damaged. Usually multiple items will be affected in a strike zone.

It will also be helpful to determine if hazardous weather occurred by talking to neighbors or possibly investing in a lightning strike report for the area. In expensive claims, calling in an electrical engineer to review damaged items may be necessary.



Photo: Klagyivik Viktor/Shutterstock

Lightning safety tips

To stay safe during an electrical storm, avoid the use of electrical equipment until the storm has subsided. This includes corded phones, networking cables and power cords. The rule is if you can hear thunder, you or the equipment you are operating is at risk of being hit by lightning.

Water, an open conduit for electricity, is also something to be avoided during storms. Washing hands, taking a shower, or washing dishes are all hazardous actions during a thunderstorm. Additionally, steering clear of windows and exterior doors is a good idea since lightning can travel through both.

Knowing these safety tips and the proper procedure for handling lightning damage claims can help keep you safe during the summer season. We hope these tips will be a good addition to your general insurance appraisal toolkit.

Scott Lacourse is a director at [Enservio](#), which offers software and services across the entire value chain of contents claim processing—from onsite inventory capture of non-restorable contents—to transcription, appraisal, valuation, payment, replacement and predictive analytics.