

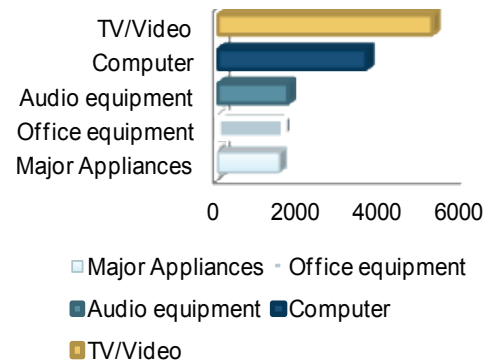
Did you know that in 2012, lightning strikes were attributed to nearly \$1 billion in homeowners insurance losses?

Statistics

According to the *Insurance Information Institute (III)*, the three US states with the highest number of claims listing lightning as the peril were Georgia, North Carolina and Pennsylvania. Georgia alone had 13,000 lightning claims totalling \$73.2 million in losses.

Lightning damage accounted for an average of \$963 million in homeowners insurance claims each year from 2008 to 2012, according to their analysis.

Common Electronic Items Claimed



Key Value Factors

Televisions

- Brand/ Manufacturer
- Model number
- If Not Found Record:**
- Screen size (diagonally)
- Aspect Ratio (square, 4x3)
- Screen (rounded or flat)
- Special Features
- Plasma, LCD, or LED (if flat screen)

Computers

- Configuration of the computer
- Type of system processor (including processor brand and model)
- Size of the screen/monitor size
- RAM size (in Gigabytes or “GB”)
- Hard Drive Size & type (SATA, ISA or solid state)
- Brand and model of video card
- Networking capability, if any (wireless, lan, etc.)

Validation



The tips below will help validate if the damage is caused by lightning:

- Is there any visible damage?
- Is there damage to more than one item?
- Did weather reports forecast lightning?
- What do the neighbors say?
- Invest in a lightning strike report.
- For very expensive claims call in an engineer

Safety Tips

- Stay off corded phones, although you may use cellular or cordless phones, provided you’re in a safe place.
- Don’t touch electrical equipment or power cards. Even networking cables, hdmi, etc. should be avoided.
- Don’t wash your hands, take a shower, or wash dishes.
- Stay away from windows and doors, as lightning can travel through.
- Don’t lie on concrete floors, such as in the garage or basement or don’t lean on any concrete walls.
- Remember, if you can hear thunder, there is a risk of being struck by lightning.