

MPIC POINTERS

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Summertime Can Be Electric



As the weather warms, thunderstorm activity historically increases with peak activity expected toward the latter part of the Summer. Some of the most common and severe losses occur during summer storms, however these events are not limited just to wind, water, and hail. Wisconsin also experiences a high frequency of lightning strikes and related electrical surges.

Due to the vast operations of municipalities, the impact of lightning strikes and electrical power surges can be felt throughout our communities.

What Types of Property Are Most At Risk?

- ✓ Airports and runway lighting – Control towers and other operational infrastructure
- ✓ Fresh and wastewater operations – Lift stations, pump houses, water towers, etc...
- ✓ Power generation and distribution operations – Substations, transformers, etc...
- ✓ 911 systems and other emergency technologies and computers
- ✓ Regular office computer systems and data processing equipment

Here's How You Can Help Prevent Damage from Unwanted Electricity...

- ✓ Use lightning rods at facilities with large areas to draw lightning strikes away from equipment.
- ✓ Unplug electronic equipment if possible. This is the most reliable means of protecting that equipment from a power surge.
- ✓ Understand the difference between a surge suppressor and a power strip. A power strip plugs into your wall outlet and allows you to plug in multiple electronic devices. However, a power strip does not protect equipment from being damaged by a power spike. A surge protector also gives the user the ability to plug in multiple electronic devices, but it also serves another very important function in that it also protects your electronic devices from a power spike.
- ✓ Connect telephone, cable/satellite TV and network lines to a surge suppressor.
- ✓ Make sure the surge suppressor has an indicator light so you know it is working properly.
- ✓ Have a licensed electrician or qualified inspector review the power, telephone, electrical and cable/satellite TV connections to your buildings, checking to make sure that you have adequate grounding of the power line connection and your power distribution panel.
- ✓ Have backup systems in place and available in the event you do experience electrical damage to a critical system or piece of equipment.

As always, in the event of a loss, or just a question, please feel free to call the MPIC Claims Department at **877-278-4165** or email us at claims@mpicwi.com.