

risk alert



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Preventing lightning losses

At one time, religious institutions were the tallest buildings in every town. Therefore, it followed that these buildings were the most frequently struck by lightning. When it comes to modern day, the risk of religious institutions getting struck by lightning has hardly decreased. Each year, Church Mutual receives over 1,000 calls reporting that a worship building has suffered damage or was destroyed by lightning.

- Recently, at a religious institution in Georgia, a lightning strike ignited the roof of the garage building. The fire burned the building to the ground. Included in this damage were two 15-passenger vans.



Create a lightning protection system

With lightning packing up to 100 million volts of electricity, a lightning strike to an unprotected building can be disastrous. When lightning strikes a building, it will travel through the building and wiring until it finds the ground. This extra voltage can travel through electronic equipment and overload it. The heat from the lightning and the heat generated from the resistance it encounters can quickly start a fire. Protect your religious institution from lightning damage during a storm. Consider the following:

- **Lightning rod system** - This system consists of rods at high points on the building connected to metal cables that run down the building sides to a point 2 feet to 10 feet below the ground. The lightning is intercepted and directed to the ground without causing damage to the building or its contents.
- **Surge protectors** - This is the most common form of protection for electronic equipment.
- **Unplug electronics** - Even with surge protectors, take the extra step to unplug valuable and sensitive electronics, such as computers and sound systems, when not in use or before a storm begins.
- **Protect telephone lines** - Protect wires that extend outside the building. This is an area commonly lacking proper protection as many alarm systems are tied into the telephone lines.

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Find the right installer

Total building protection, including lightning rod systems, will require professional installation. Look for a certified contractor. Ask for an Underwriters Laboratories or Lightning Protection Institute certified contractor to install the lightning protection system.

**For a complete collection of the Risk Alert series, visit our Web site
and look in the Safety Resources section.**