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April 2008 Newsletter

When Lightning Strikes- Part I

The benefits of using Church Underwriters:

- ♦ Available to all agents
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One of the most frequent causes of church property loss is lightning strikes. While all parts of the U.S. are susceptible to lightning strikes, the most prevalent areas are the Southeast and Midwest states. Needless to say, churches are especially prone to lightning strikes because of the height of spires and steeples.

It can't be predicted where lightning will strike, but there are some factors that increase the risk of a lightning strike:

- 1) Prior lightning damage
- 2) Buildings located in isolated or open areas, on top of a hill or near a large body of water
- 3) Buildings that have trees overhanging the roof
- 4) Buildings with metal, brick, or stone chimney
- 5) Buildings with metal ridge vents or aluminum siding
- 6) Buildings with no surge protection

Most church insurance carriers require lightning protection systems when a church has certain characteristics such as spires or steeples. These lightning protection systems are basically lightning rods that are placed on the peaks of roofs to direct current to the ground instead of through the church's plumbing or electrical systems. These systems need to be professionally installed to code. A professionally installed system can prevent physical damage and keep a fire from happening.

Next month we will go over some common sense lightning safety tips for outdoor church activities.

[FORWARD TO A FRIEND](#)