

Lightning coverage and safety

How to keep yourself, your home and your belongings safe from lightning

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Lightning can cause damage to your home and belongings—and can cause bodily harm. It's prudent to take steps to prevent the dangerous effects of lightning and to keep yourself and your family safe. Here are some things you can do.

Lightning and insurance

Your [standard homeowners](#) and [business insurance](#) policies, and the comprehensive portion of an [auto insurance policy](#) cover damages—such as a fire—that results from a lightning strike. Some policies also provide coverage for the damage caused by power surges.

That said, it's far better to prevent lightning damage than to have to deal with the consequences.

Protect your home by installing a lightning protection system

A lightning protection system (LPS) provides a specified path on which lightning can travel. The Lightning Protection Institute (LPI) explains how LPSs work [in this infographic](#). A rooftop network of lightning rods or air terminals is connected to a series of down conductors, which carry the current down to a grounding network. In that way, the system safely directs the destructive power of the lightning strike into the ground, which leaves the structure of your home or business and its contents undamaged.

Lightning protection is not a “do-it-yourself” project—contract a UL-listed lightning protection specialist to install the system in accordance with national safety standards.

Protect your home and electronics from surges

Electrical surges from lightning can enter a structure via power transmission lines and cause electrical fires as well as damage to your building's electrical system, your appliances and your home electronics.

Regular power strips offer little surge protection. To assure the best safeguards, UL-listed surge protection devices (SPDs) should be installed to filter and dissipate damaging electrical discharges. Most electric utilities will rent or sell a surge device for the electric meter to “clamp down” on incoming surges; licensed electricians can install similar protection.

To protect valuable electronics like computers, home entertainment centers, gaming systems and smart home technology, install UL-listed transient voltage surge suppressors—and consider unplugging expensive electronics when you know a storm is approaching.

Protect yourself and your family with precautions

- **When thunder roars, go indoors.** During a storm, it's best to take shelter in a house or other fully enclosed building. Inside, don't stand near open windows, doorways or metal piping. Stay off the phone and avoid contact with small appliances, like toasters and hairdryers. As water conducts electricity, also stay away from plumbing, sinks, tubs and radiators.
- **If you know a storm is coming, avoid known hazards and dangerous locations.** These include areas where you will be the highest object—a golf course, for example. Bodies of water also attract lightning, so avoid lakes, beaches or open water, and fishing from a boat or dock. Never ride golf carts, farm equipment, motorcycles or bicycles during a thunderstorm.
- **If you are caught outside in a thunderstorm,** take shelter in a hard topped-vehicle or a low area such a tunnel or even a cave if necessary. Stay clear of fences, isolated trees and other conductive objects such as telephone poles, power lines and pipelines. These present a danger from a potential side flash, which is voltage from a nearby, lightning-struck object.
- **If you're caught in an open field with no nearby shelter, and your hair begins to stand on end,** drop down into a crouch with your hands on your knees, and balance on the balls of your feet. The static electricity in your hair is an indication that lightning is about to strike, and the idea is to make as little contact with the ground as possible. Never lie down flat or place your hands on the ground.

Next steps: For more home protection tips, read [how to guard against burglary](#).

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