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Protect your business indoors and out

Accidents happen. Raising awareness is the first step to prevention. To that end, the Loss Control experts at Pennsylvania & Indiana Lumbermens Mutual Insurance Companies (PLM/ILM) are offering safety brochures on how to safeguard your property and personnel from wildfires, lightning and power surges. Take a look.

Wildfires

“Often the carelessness of people leads to wildfires which create a challenge to prevention.”

Steps can be taken, however, to prevent and lessen loss by this hazard.

- “Maintain large separation distances from vegetation lines to building exteriors.” Remove debris from these areas and follow good housekeeping procedures.
- Use nonflammable roofing materials. “Structures with flammable roofing materials have an 81 percent chance of being destroyed in wildfires, whereas a structure with nonflammable roofing is much lower at 30 percent.”
- Fences make good neighbors. “Typical crime reduction techniques may result in reduced exposure to unlawful entry and malicious mischief which can lead to arson exposures, especially in idle/vacant buildings.”
- Appropriate lightning suppression systems are recommended, especially for “high value buildings located in the Gulf States where lightning strikes are most likely.”
- Secure and be ready to implement “effective emergency and disaster planning and procedures programs” for both emergency evacuation and business continuity.

Lightning & Power Surges

“Lightning is the visible discharge of electrical energy. That energy seeks a path to the ground. Your building, property, trees, equipment or even your employees can provide that pathway. While no **lightning protection system** can stop lightning from striking, a good grounding system can prevent serious injury or property damage” by providing a “direct path for the lightning to follow to ground and preventing destruction, damage, injury or death as it travels that path.”

- A good lightning protection system should include at least two electrodes (ground rods) planted at least 10 feet deep; down conductors, gutters or other grounded metals; air terminals (lightning rods) strategically placed along the roof ends, ridges and chimney; dormer protection, etc.
- Business devices – computers, telephones, copiers, security systems – and most all electrically powered equipment are susceptible to electrical surges. “Properly installed surge protection devices (SPDs), used in tandem with a good grounding system, should protect your electronic and electrical devices from all but the most severe electrical surges. An SPD should be installed at the electrical meter or main electrical panel, and at each item to be protected.”
- During thunderstorms, stay clear of doors, windows, metal objects, electrical devices, and electrically powered machinery. Unless there is an emergency, don’t use the telephone. If outdoors, seek shelter in an enclosed building or vehicle, or “find a low lying area and crouch down with feet together and hands on your knees until the danger passes. Avoid isolated trees, high ground or large open areas.”

PLM/ILM is a property and casualty insurance provider to the lumber, woodworking and building material industries.

For further information, contact the Loss Control Services Department at 800.752.1895.