



Property Owners & Commercial Operations Safety – Lightning Protection

Fact: Although it doesn't get the publicity that tornadoes and hurricanes receive, lightning is the second leading cause of storm related deaths, trailing only flood. Each year in the United States, more than 400 people are struck by lightning.¹ On average, between 55 and 60 people are killed; hundreds of others suffer permanent neurological disabilities. In addition to causing loss of life, lightning also causes loss of property in the form of total fires, damaged electronics and equipment, loss of livestock and more. **Consider the following lightning protection ideas for your property:**

Lightning Rod Protection System

The fundamental purpose of a lightning rod system is not to attract lightning but to provide a low resistance path for electrical currents to travel to the ground. With a properly working system, an electrical current is less likely to pass directly through your home or structure causing damage to electronics and increasing the risk of fire.

This system will include properly sized and placed lightning rods affixed to the highest point of the building. The lightning rods are connected to down conductors designed to carry the charge to the grounding rods. A properly installed ground rod system should have a minimum of two ground rods, driven at least 10 feet deep in the earth, optimally positioned at two different points near the structure. Special grounding requirements are sometimes necessary in shallow, sandy or rocky soil.²

Due to the significance of proper installation, it is recommended that only a qualified contractor install

the system. One improperly installed component of the system can cause the entire system to fail or be ineffective.

According to the Lightning Protection Institute, there are five elements that need to be in place to provide an effective lightning protection system.

1. Strike termination devices must be suitably attached to accept direct lightning and patterned to accept strikes before they reach insulated building materials
2. Cable conductors route lightning currents over and through the construction, without damage, between strike terminations at the top and the grounding electrode system at the bottom
3. The below grade grounding electrode system must efficiently move the lightning to its journey's end away from the structure and its contents
4. Bonding or the interconnection of the lightning protection system to other internal grounded metallic systems must be accommodated to eliminate the opportunity for lightning to side flash internally
5. Finally, surge protection devices must be installed at every service entrance to stop the intrusion of lightning from utility lines, and further equalize potential between grounded systems during lightning events

When these elements are identified properly in the design stage, incorporated into a neat workmanlike installation, and no changes to the building occur, the system will protect against

lightning damage. Elements of this passive grounding system always serve a similar function, but the total design is specific for each structure.³

Certain codes and standards should be followed when lightning protection systems are installed. Standards and sources are listed below:

- LPI-175: Standard of Practice for the Design – Installation-Inspection of Lightning Protection Systems (2008 Ed.), by Lightning Protection Institute
- NFPA 780: Standard for the Installation of Lightning Protection Systems (2008 Ed.) by National Fire Protection Association
- ASAE EP381: American Society of Agricultural Engineers, Engineering Practice
- UL 96 & 96A: Standard for Lightning Protection Components (5th Ed.) and Standard for Installation Requirements for Lightning Protection Systems (12th Ed.), by Underwriters Laboratories⁴

Surge Protection

Lightning protection systems are designed first and foremost as fire protection systems, to stop the building from burning down.

Even in a building equipped with a properly functioning lightning rod protection system, electronic equipment and appliances are still susceptible to damage. Lightning can strike a nearby power line causing an excessive amount of power to travel through the line and directly into your business or home.

In these instances, any items connected to the power system are exposed to the power surge. **Use of Surge Protection Devices can provide a more complete lightning protection system to protect structure, people, and equipment within.**

1. National Oceanic and Atmospheric Administration (2019). Lightning Safety for You and Your Family Retrieved from https://www.weather.gov/media/bis/Lightning_Safety.pdf
2. Lightning Protection for Home, Property and Family. Retrieved August 2019 from Lightning Protection Institute at http://lightning.org/wp-content/uploads/2014/11/Home_Property_Family_Brochure.pdf.
3. Lightning Protection Overview. Retrieved August 2019 from Lightning Protection Institute at <https://lightning.org/lightning-protection-overview>
4. Information gathered in part from: Hallman, Eric M.; Chamberlain, Diane. Lightning Protection for Farms. Retrieved August 2019 from National Ag Safety Database at <http://nasdonline.org/1882/d001825/lightning-protection-for-farms.html>



RISK SERVICES DEPARTMENT

Risk.Services@AmericanNational.com

518.431.5098

www.AmericanNational.com

The information contained in this handout has been obtained from sources believed to be reliable. The information is general in nature and may not apply to all circumstances. American National, its affiliates, agents and employees do not guarantee the accuracy or completeness of the information provided and assume no liability, expressed or implied, in connection therewith. Further, the information is not intended to constitute legal advice and should not be relied upon in lieu of consultation with an appropriate legal advisor.

Products and services may not be available in all states. Terms, conditions and eligibility requirements will apply. Property and casualty products and services may be underwritten by American National Property And Casualty Company or American National General Insurance Company, both of Springfield, Missouri. 19-042-59-316142-0624