



Protecting Your Home from Lightning

Lightning strikes can happen any time there is a thunderstorm and can pose a threat to both people and property. According to the [National Weather Service](#), the threat of lightning increases as a storm approaches and peaks when it is overhead. It gradually diminishes as the storm moves away.

When lightning strikes:



Unplug appliances and equipment when a thunderstorm is approaching, rather than during a storm.



Do not lie or lean against concrete walls and floors.



Do not touch electrical equipment like computers, radios, or TVs. You can, however, use remote controls.



Do not use small electric appliances that have a cord such as toasters or hair dryers.



Do not use plumbing, sinks, tubs, radiators, and stoves.



Do not use a landline with a cord. Cellphones and cordless phones are OK.

The [National Lightning Safety Council](#) has several safety recommendations to keep you and your property safe:

- Installing a lightning protection system will provide a designated path for the lightning current to travel and will reduce the risk of fire or structural damage to your home.
- Adding whole-house surge protectors, grounding systems and lightning rods will all help reduce the risk of fire and add extra layers of defense.
- If you are outside, take shelter inside a fully enclosed building, preferably one with a lightning protection system. A hard-topped vehicle is generally a safe place as well.
- Do not stand near open windows or doorways as they may contain metal components. Additionally, do not stand near any metal piping.
- Avoid balconies, porches, and open garages or carports.

Because lightning generates electric surges that can damage electronic equipment, the average surge protector will not protect your items from a lightning strike.

Above all else, please don't go near downed or live wires. You should contact the fire department if there is a fire and the local utility company if there are downed wires or a power outage.

Will MAPFRE Insurance cover a loss caused by an electrical storm or a thunderstorm?

A standard MAPFRE auto or home policy will usually cover losses in events such as a lightning strike.

At MAPFRE Insurance, we worry about the what ifs, so our customers can focus on the truly important moments in life. We hope these tips allow you to stay safe during a storm.