Our COMMITMENT

At GuideOne Insurance, we work closely with our customers to find the best possible way of controlling losses by providing them with the highest level of service available. Because we value our customers as partners, we are committed to helping them avoid losses. But, if a loss does occur, our customers can count on us to address their needs. Working as a team, we can protect our customers, their families, employees and property.

If you would like more information on what our Loss Control Department can do for you, contact your GuideOne Insurance agent or call us directly at 1-800-247-4176 (ext. 5050). Working together, we can reduce your losses due to lightning.

GuideOne™
Insurance

Valuing Customers As Partners

1-888-218-8561
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GuideOne™
Commercial Insurance

Lightning

The UNANTICIPATED Risk

Lightning's ability to produce extremely high temperatures and electrical voltage makes it one of nature's most deadly and damaging phenomenon. In an average year, lightning kills more than 90 people and injures 300 more. Lightning also results in more than 300,000 insurance claims and more than $1 billion in damage each year in the United States alone. Here are a few examples:

- A surge in power resulted in damage to the fuses and computer associated with a church's organ. All fuses were replaced and the computer was repaired. **Loss: $31,250**
- Lightning struck the steeple on a rural church. The resulting fire destroyed the church and its contents. **Loss: $1.5 million**

Lightning's damaging effects can be minimized, if you identify and reduce the risks. Do not put yourself and your property at risk. Know how to protect against one of nature's most destructive and unanticipated forces.

Why CHOOSE GuideOne?

At GuideOne Insurance, our Loss Control Specialists will take the time necessary to help your organization identify potential hazards. By assisting you in developing a safety plan specific to your needs, we can reduce the potential for loss and injury. Choose GuideOne and discover why our personal service and commitment to safety makes a difference.

Are Your People at Risk?

Remember these points when lightning is evident:

- Go to a safe shelter immediately.
- Do not take cover in small or open-sided sheds or under trees.
- If in or on a body of water, go to shore and take cover.
- Do not use the telephone or take a shower/bath.
- Unplug all unnecessary appliances.

Is Your Building at Risk?

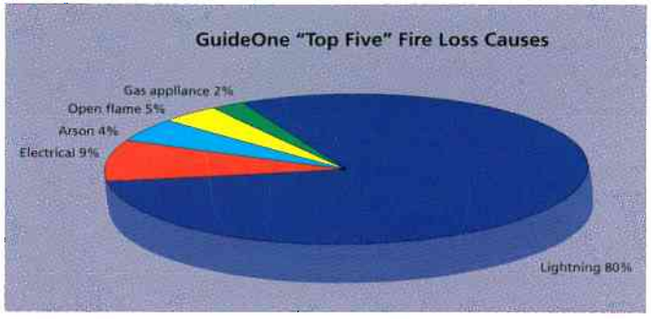
Consider these common exposures:

- Motor and compressor components are susceptible to burnout.
- Electrical wiring, circuit breakers and switches are subject to electrical burnout due to power surges.
- Computer equipment (e.g. hardware, software, printers, modems and monitors) is susceptible to failure.

How Can You Reduce Your Risk?

Utilize these precautions:

- Lightning protection system
- Surge protection for sensitive equipment
- Preventive maintenance



The FUNDAMENTAL Principle for PREVENTION

The fundamental principle in the protection of life and property against electrical surges caused by lightning strikes is to provide a means by which the electrical surge can be safely diverted to the earth.

Lightning Protection

Buildings with steeples, spires and bell towers are at increased risk of lightning strikes. An effective lightning protection system includes three key components:

- **Air terminal (i.e. lightning rod):** initiates an upward connecting charge to intercept the current flow.
- **Down conductor:** diverts lightning current around the building.
- **Ground rod or plate:** provides a low resistance path for current to flow into the ground.

Design of an effective system requires experts. A single lightning rod will not provide protection for roof peaks, ridges and chimneys.

Surge Protection

Electrical surges caused by lightning strikes to power lines can be prevented by the installation of a surge protection system. Data transmission lines such as phone/fax, cable or satellite systems and local area networks (LAN) also must be protected. Surge protection should be installed in three areas:

- Service entrance
- Distribution panel
- Each piece of susceptible electrical equipment (e.g. heating, ventilating, and air conditioning (HVAC) systems, computer, phone, radio, etc.)

Preventative Maintenance

Electrical connections are subject to thermal expansion and contraction causing the connections to loosen. Over time, dust and dirt accumulate on the connections. Preventive maintenance, performed by a qualified and licensed professional is needed to ensure that your electrical system, HVAC system and protection systems are safe, efficient and performing their intended function.

All components must be used in order for the protection system to work to its full potential. Additionally, be sure all components are in good working condition. And remember, these systems must be professionally installed following National Fire Protection Association (NFPA) standard 780, which provides guidelines for lightning protection systems.

Make the investment of time and money. By learning about lightning protection and installing proper protective equipment, you can save lives and avoid damage to your building. Don't risk getting hit by one of nature's most unanticipated destructive forces.