

#InsuranceTips ✓

9 November 2021

Hello Easy broker

Did you know that South Africa ranks in the top three countries in the world for deaths and injuries by lightning strike? Or that at least 100 South Africans are killed by lightning a year?

Lightning is a standard insured peril in personal lines insurance policies, and surge protection – against lightning strikes and electrical surges, both of which can cause extensive damage to homes and their contents – is a preferred way to avoid unnecessary losses and insurance claims.

But while installing a surge protection device in your home is ideal for avoiding damage to your property, and even possible injury to you when you're at home, it won't safeguard you when you're out and about.

Like most types of accidents, lightning strikes are largely unforeseen. But that doesn't mean we shouldn't be prepared for the day they happen; there are simple, practical steps that you can take to avoid becoming a lightning strike statistic.

You should know ...

#InsuranceTips TIP 9 Protecting yourself against lightning strikes

THE PHYSICS

If the voltage difference between positively and negatively charged areas becomes too great, an electrical discharge – lightning – takes place.

GROUND-TO-CLOUD **CLOUD-TO-CLOUD** **CLOUD-TO-GROUND**

POWER

= X 1-MILLION
= of 200 000

The majority of lightning strikes travel from the ground to the clouds, but one also gets cloud-to-ground and cloud-to-cloud flashes.

And while ground-to-cloud flashes often hit high, exposed objects such as trees, steeples, masts or mountain peaks, you're not safe just by avoiding them: cloud-to-ground flashes frequently hit flat ground and low buildings.

The power of the discharge is mind-boggling. A single lightning bolt can light a city of **200 000** people for a minute, with every metre of a bolt shining as brightly as **1-million 100W** light bulbs.

THE 30/30 RULE

THUNDER

If you don't hear thunder within **30 seconds** of seeing a lightning flash, you're OK – for the moment. If you hear the thunder within **15 seconds**, the storm is only about **5km** away; if it's under five seconds, you're at high risk.

The rule is: if the time difference between a lightning flash and thunder is under **30 seconds**, seek cover; once the storm has passed, wait **30 minutes** before going outside again.

... What to do

The best place to be during a thunderstorm is inside a building. It's best to stay away from windows and metal – and also not to use electronic equipment, telephones (even cellphones) and appliances, as well as not bathe or shower, especially if the house is not fitted with a surge protection device.

If you cannot get inside a building, your next best option is a car, which acts like a Faraday cage (the discharge stays on the outside of the vehicle). It's better if the car is stationary, because blinding flashes can lead to accidents.

If you're in the open, such as in a field or on a golf course, crouch, put your feet closely together, wrap your arms around your legs and keep your head down. Don't lie flat – the current from a nearby strike will spread out along the ground, and through you.

Importantly, put at least 3m of space between you and other people, as well as anything you're carrying. Likewise, be at least 3m from bicycles, trees, poles, masts, fence posts and metal fences.

If you're in a boat or swimming, get to land as soon as possible. If in a boat, crouch down and avoid touching the rigging or anything metal.



... What won't protect you

- Rubber-soled shoes and car tyres
- Trees, groves and forest edges
- Open stands, shelters and huts that aren't lightning-protected
- Mountaintops and cave entrances
- Caravans and tents without a metal structure

Kind regards

The Hollard Insure team.

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