

## INFORMATION PAPER

**PURPOSE:** To provide information to Fort Jackson residents about power outages and power surge claims.

**FACTS:**

All Fort Jackson personnel should be warned that Fort Jackson falls within an area with an extremely high incidence of lightning. Electrical storms and other power interruptions and surges can damage or destroy electrical equipment.

Storms, power surges, and power outages are not unusual occurrences, and damage caused by such incidents is normally not compensable through the Claims Office. Claims that electrical or electronic devices were damaged by a power surge may be paid when lightning actually strikes the claimant's residence or objects directly attached to it, such as the transformer box, or when power company records or similar evidence showed that a particular residence or small group of residences were subjected to a very unusual power surge.

Claims that electronic or electronic devices were damaged by a power outage, generalized power surges, "brown-outs" or other fluctuations in power are not compensable.

Claims that food was spoiled by a power outage may be considered if the outage is of unusual duration and the claimant was unable to take mitigating measures.

As such, you should protect electronic devices by using surge protectors of adequate capacity and of the proper type to protect your electrical equipment. You should also be aware that many destructive surges are carried through telephone lines (i.e. modems). Devices that include telephone line surge protection are available. The better surge protector manufacturers often provide "insurance" against damage. You should also consider insurance coverage if you own expensive electronic equipment.

Contact the Fort Jackson Claims Office for additional information, 751-2739.