

Power surge protection or no claims say insurers: How to ensure you're covered

Issued by [CBI-electric: low voltage](#)

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In 2022, South African short-term insurers reported a [60%](#) increase in claims for destruction to people's property due to power surges as a consequence of load shedding. Now, some of these companies are demanding that homeowners have a surge protection device (SPD) installed or else they won't be able to claim for damage caused by a power surge.

Dr Andrew Dickson, engineering executive at [CBI-electric: low voltage](#), cautions consumers to check the fine print on their policies to see whether this applies to them. "If they don't, they could be in for a nasty – and costly – shock should their home be hit by a power surge."

He explains that, with load shedding, when the electricity is turned back on at a substation, it can send through a voltage pulse of several thousand Volts into the network. "The problem is that the average home runs on 230 Volts, so when the lights come on again, all electrical items, including your lights and appliances, may receive an unexpected voltage spike, followed by a power surge of the returning main supply. This only lasts for a microsecond, but it is enough to result in a point of failure within equipment which may cause significant damage."



"While they may be a grudge purchase, SPDs can limit the high peak voltages, diverting that extra electricity away from your distribution board. Plus, they cost a lot less than having to buy a new TV, or worse, your fridge or gate motor," points out Dr Dickson. "Fortunately, the [SPDs](#) developed by CBI-electric: low voltage are among the most affordable and effective on the market."

Describing how SPDs work, he says, "In the event of a voltage surge, where voltage is greater than what a home's appliances can generally handle, these devices clamp the voltage, providing a path to ground where the excess energy is

dumped, limiting the excess voltage spreading into the home, and thereby keeping the voltage at an acceptable level. Different SPDs can absorb different amounts of energy. If these levels are exceeded, it could affect the device which is why all SPDs have an indicator to show the user that it is either operational or at the end of its life.”

“Your insurance company will likely prescribe the kind of SPD you should use,” shares Dr Dickson. “Typically, this is a Class 2 SPD which is installed within the distribution board by a licensed electrician. This will then prevent the spread of over-voltages within the electrical system and protects whatever is connected to it. For sensitive electronic devices like TVs, routers and home entertainment systems, you might want to supplement this with Class 3 devices at the point of consumption which is typically a plug-in adaptor.”

To ensure that homeowners are able to claim should a power surge still cause damage, he advises that they follow the SPD installation requirements contained within their policies. “They should also check the devices after load shedding or a storm to see if the indicator still shows that they are in good working order. While SPDs are risk mitigation measures, they will eventually fail so need to be checked on a regular basis, especially with [Eskom](#) announcing that ‘protracted load shedding’ will continue for the foreseeable future. ”



“With this year’s rise in inflationary pressure forcing South African consumers to [cut back on discretionary spending](#), can they afford not to have SPDs in place? Not only could this prevent them from having to repair or replace expensive appliances, but also potentially thwart them from becoming victims of crime through power surges knocking out alarm systems and electric fencing. Just like having an insurance policy, people often underestimate the benefit of these devices until after an event has occurred,” Dr Dickson concludes.

Protect your home with the very best! CBI-electric: low voltage’s locally manufactured SPDs have been designed with the country’s unique challenges in mind. Go to <https://cbi-lowvoltage.co.za> for more information or follow CBI-electric: low voltage on [Facebook](#), [Instagram](#), [LinkedIn](#) or [Twitter](#).

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