



GuideOne Insurance and TEGG Corporation, Working Together to Protect Your Facility from Electrical Surge Damage

Did you know that over 45 percent of all accidental data loss is attributed to power failure or surges? In fact, one of the leading causes of electrical equipment failure, accounting for approximately \$28 billion of damage in the United States every year, is transient voltage.

Transient Voltage... What You Can't See Can Hurt You

Transient voltage — also known as an electrical surge — is a short surge of electricity, or rise in voltage that exceeds safe levels of operation for electrical equipment. Transient voltage can pass through any piece of electrical equipment in just a millisecond. There are several sources of transient voltage, but the main causes are:

- ❑ A direct or nearby lightning strike;
- ❑ Operation of high-power electrical devices, such as elevators, air conditioners, and refrigerators;
- ❑ Faulty wiring, problems with the utility company's equipment, and downed power lines; and
- ❑ Blackouts or brownouts.

What Damage Does Transient Voltage Cause?

Transient voltage renders electronic equipment useless by damaging sensitive circuits and related components. It is estimated that 95 percent of electronic equipment failure is caused by transient voltage damage that has taken place over a period of time. *Typically this type of loss is not covered by insurance.* Only about 5 percent of transient voltage damage is noticed immediately; this happens when lightning strikes and the electronic equipment fails simultaneously.

How Can You Protect Your Equipment From Transient Voltage Damage?

In conjunction with your electrical grounding system, the best means of protecting your electrical equipment from transient voltage is to install surge protection devices (SPDs) throughout your facility. Surge protection devices contain electrical components that sense an electrical surge or spike and then divert this excess voltage safely to ground via semiconductors and resistors. This is why adequate grounding within your electrical systems is so critical. Even the best surge protector will not function

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properly if the electrical grounding system is substandard. For the best protection, SPDs should be applied using the following zoned approach:

- ❑ **Zone 1:** Install an SPD on the electrical service entrance equipment to protect against surges generated from outside the facility.
- ❑ **Zone 2:** Install SPDs at each distribution panel supplying critical or sensitive electronic equipment. This will provide protection against internally generated surges.
- ❑ **Zone 3:** Install SPDs locally at each piece of equipment requiring protection, such as computers, modems, fax machines, copiers, or printers.

Zone 2 and 3 devices protect against both internally and externally generated surges. Commercial locations should have at least two zones of protection: electrical service entrance and point-of-use.

By using the zoned approach, critical electrical components will be safely protected from transient voltage.

To discuss the installation of surge protection within your facility, or to schedule an onsite electrical systems inspection, please contact TEGG Corporation at (800) 876-8344. You also may visit them online at <http://www.tegg.com>.