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Lightning Damage Strikes Business

Each year, on average, in the United States there are approximately 20 million lightning strikes caused by 100,000 thunderstorms. It is estimated that almost one third of all U.S. businesses will suffer lightning damage at some point. Annual insured losses on residential property from these strikes average $882,200,000 and overall, the insurance industry experiences an average of $5 billion in losses annually due to lightning-related damage. In nearly all cases, the burden of proof lies on the business or property owner and they must provide the date and estimated time of the loss before most insurance companies will consider paying a claim.

The AccuWeather Forensics Team was called upon to investigate a possible lightning strike at a business location. The owner had reason to believe the equipment was damaged or destroyed from a lightning strike. The business was not in operation over a number of months during the summertime, but the equipment remained plugged-in during that time.

During the investigation, the AccuWeather Forensics Team narrowed down the possible dates of lightning strikes by reviewing nearby observations and Doppler radar over a several-month period. Next, the team obtained a computerized scan of all cloud-to-ground lightning strikes for the suspected dates. The investigation revealed that while on most of the dates there were no lightning strikes within a several mile radius of the address where the incident occurred, there was one particular day when there were multiple strikes within several hundred feet of the incident location.

The AccuWeather Forensics Team was able to compile a detailed report on each nearby lightning strike stating the date, time and approximate distance from the location of loss. After reviewing all the information, including the information from the Forensics Team at AccuWeather.com, the property owner’s insurance company paid a substantial amount of the claim submitted.

This is an excellent example of the types of cases in which the AccuWeather Forensics department has the experience and expertise to determine what took place meteorologically at any given time and place. Contact us today at 814-235-8626 for more information.