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PROTECT YOUR ELECTRONICS FROM POWER SURGES

When you set up your TV, computer, and stereo, you likely plugged them into surge protectors to safeguard them during power outages and storms. Unfortunately, some people are finding that's not enough – and paying the price in fried components.

That's because, in addition to electrical lines, power surges can enter homes through cable, satellite, and telephone connections, including those for faxes and modems. One unprotected device (like a modem) can transmit a power surge to every part of the system.

Utilities experts now recommend you connect a surge protector to devices including:

- cable connections and satellite TV boxes
- **ALL** computer and home office equipment
- cordless telephones, caller ID devices, and answering machines
- programmable appliances
- home security systems.

Surge protectors work by diverting excess voltage either back into the system or to the ground. There are two types: point-of-use protectors (that protect individual devices from low-level internal fluctuations) and whole-house protectors (installed at your meter by a licensed electrician or your utility company) to guard against big external power surges. Ideally you'll have both, since they offer different kinds of protection.

Whether or not damage to electronics is covered by your PEMCO policy depends on the policy you've purchased and the cause of the damage. You're better off focusing on prevention, because replacing damaged equipment is always a hassle. To learn the features of a good surge protector, check with your utility company or visit www.snopud.com and enter the search words, "surge protectors."

SURGE-SMART TIPS

- Replace surge protectors made before 1998, the year standards were tightened to qualify for a UL 1449 listing.
- Unplug all electrical equipment during a power outage.
- If a large surge does occur, replace your surge protectors.

