

Does your surge suppressor work? Do you even have one?

Are your computer, home theater, or other expensive electronics plugged into anything other than a wall outlet? They should all be plugged into a surge suppressor.

But, are they plugged into a simple power strip, or a genuine surge suppressor? A power strip has no protection, just like the wall outlet. A surge suppressor has some protection, but you need to know how much, **and how old it is**.

To identify the protection level, check the label or Google the manufacturer and model number. A surge suppressor's protection is expressed in "joules". **No joules, no protection.**

Age matters

The number of joules **when new** is your reservoir of protection from power surges. Every hit reduces the number of joules available, and shortens the remaining life of the suppressor. Surge suppressors over ten years old are very likely useless, and ones half that age are at least on the ragged edge.

For more detail, Google "power strip vs surge suppressor".

What to get

For home electronics and computers, real protection starts well above 1,000 joules. This eliminates almost all of the hybrid power strip/surge suppressors around the \$5 to \$15 level. Start at 3,000 joules or higher. Ones at 5,000 joules are available, and the cost increase is minimal.

Google "surge suppressor" for suppliers. Much is available for \$30 and under, frequently shipped free.



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Your household insurance likely has a high enough deductible that appliances and electronics effectively have no individual coverage in the event of a power surge. Most of the "home warranty" policies specifically exclude power surge coverage. Read yours for verification.

Rappahannock Electric, our power provider here in Four Seasons, today had an article in their on line newsletter about an offer to provide a type of insurance specifically for power surge damage, the premiums being payable with your monthly power bill. For information, follow these links:

The newsletter info summarized:

<http://www.myrec.coop/res/member-benefits/surge-assist.cfm>

The plan FAQs – the "fine print":

<http://www.myrec.coop/res/member-benefits/SurgeAssistFAQ.cfm>

The coverage terms and conditions:

<http://www.myrec.coop/content-documents/SurgeAssistTermsandConditionsBDec2015.pdf>

I phoned customer service with the following questions:

Is there a "deductible" per event or per claim?

Answer: None. There is, however, a \$2,000 ceiling on claims within one year, so you are actually buying a policy with a maximum payout of \$2,000 in any one year period. The cost for the coverage is \$5.95/month, \$71/year, for \$2,000 of coverage.

Is there any prohibition against filing simultaneous claims with both your household insurance and the SurgeAssist program?

Answer: No. This policy could be used to fill the gap between what your household insurance pays out and the deductible associated with it.

Please phone Rappahannock with any questions of your own. 1- 800-851-3275