



# VFIS<sup>®</sup>news

Bringing important information to emergency service organizations

VOLUME 10 • NUMBER 1

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## EMPLOYMENT PRACTICES UPDATE

Successfully Managing Difficult Personnel: Focusing on Soft Skills

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We welcome comments, suggestions and questions from our readers.

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## Lightning Happens

Denise Brown, Senior Risk Control Representative, VFIS

*Annually, lightning in North America accounts for approximately 10 billion dollars worth of damages (estimate according to National Lightning Safety Institute). Communication towers utilized by Public Safety Answer Points (PSAPs) or special points of contact called E-911 Communication Centers, are vital to their operations. Unfortunately, during weather-related incidents, these towers become lightning rods that may, if unprotected, pose serious problems.*

Working in the Risk Control Department here at VFIS, I have surveyed various PSAPs and E-911s. During these risk control surveys, we review critical electronic equipment as it relates to your operations and personnel. During storms it is likely that unprotected equipment may be vulnerable to potential damage and injuries, resulting in disruptions in service and claims.

While visiting these organizations, we focus on reviewing grounding protection for critical equipment. Grounding systems are essential tools and represent the “backbone” for effectively shielding this equipment. Power supplies, computers, and other telecommunications equipment all rely on this grounding to protect them from unexpected electrical surges.

### Not a One-time Event

Many operators of PSAP/E-911 locations that have installed grounding protection for their equipment and towers are led to believe that, once the equipment has been installed, that's it! WRONG! This is a common misconception we as risk control specialists encounter in the field.

There are a few areas that, when properly maintained and identified, may help reduce potential problems.

#### 1. Utilize a licensed or qualified engineer to inspect or evaluate your grounding protection.

When searching for an appropriate engineer, ask:

- What types of jobs have you completed?
- Can you describe your areas of specialty?
- Do other organizations in your area use your services?
- Will we be able to contact you when questions about our system arise?

#### 2. Check the engineer's insurance coverage.

Prior to allowing any contractor or outside specialist to perform work on your equipment, ask for a copy of the certificate of insurance. This one-page document lists the liability limits (insurance coverages) that a particular contractor maintains.

Continued on page 8

# Property... or Contents?

Jerry Poland, VFIS Sales Executive

Jerry Poland serves as VFIS Sales Executive for South Central Pennsylvania and Northern Maryland, Fire Chief of the Bonneauville Volunteer Fire Department (PA), and President of the Adams County Volunteer Emergency Services Association (PA).

*While I use these words all the time, it seems that many clients and brokers I visit have the same question: "What qualifies as property, and what are contents?" Let's take a look at the VFIS policy and then at what is located in and around most fire stations and EMS buildings.*

"Real" Property (buildings and structures) – Briefly, the VFIS policy describes property as buildings, "appurtenant structures" (sheds, signs, communication towers, etc.) and permanently installed fixtures, machinery, and equipment. "Fixtures, machinery, and equipment" includes HVAC systems (including roof-mounted air and heating units, steam vessels and boiler equipment, hot water heaters), water well pumps, installed vehicle exhaust systems, and the station's backup generator. These are all systems that support the functions of the building. To avoid any uncertainty, under VFIS, the "real property" definition also includes the cascade units in the building that are not designed for off-premise use.

"Contents" or Personal Property – Contents coverage includes personal property such as furniture, computers, office equipment and supplies, base stations, and beds and dressers

in the bunk rooms. In social halls, it refers to tables and chairs, bingo equipment, televisions, etc. In the kitchen, it's food, napkins, dishes, and cooking utensils. In general, "personal property" is what is placed in a building or could be easily removed. Personal property is also covered while it is away from the emergency service premises.

Although portable firefighting equipment is considered "personal property" while it is on the premises (it's just another kind of personal property), coverage ceases when it is removed from the premises. Purchasing separate coverage

for portable equipment is recommended to cover this large exposure away from the premises and also to protect the insured if the fire station were to suffer a catastrophic fire loss. At such a time, the contents coverage limit would probably not be sufficient to compensate for both the total contents and portable equipment losses.

Is It "Building" or Is It "Contents"? – One area of continuing confusion is whether free-standing appliances are real or personal property. Actually, they can be either. The policy's definition of "real property" includes personal property that services the building, such as free-standing refrigeration, cooking, dishwashing, and laundering appliances. Therefore, if the insured has both building and contents coverage, these could be covered under either area. Equipment such as built-in refrigerators, freezers, or cooking equipment, however, would not be considered free-standing and would be part of the building or "real property" coverage.

A basic rule of thumb is that, if it can be carried from the station with reasonable ease, it will most likely be considered part of the contents. If it is attached by means of a device—bolted, welded, or nailed—or is an integral part of the construction of the facility, then it will be considered property. This is a general guideline, but it can help to distinguish between property and contents coverage at a fire/EMS station.

It is best to conduct a review of property and contents regularly to match coverage and insurance costs with specific needs. If there are questions about how to classify some equipment, contact your local VFIS broker or VFIS sales executive. We're here to serve you. 🌟

*"if it can be carried from the station with reasonable ease, it will most likely be considered part of the contents."*

# ISO EVALUATES AUTOMATIC-AID RESPONSE, Part I

Ed Straw, Senior Technical Coordinator, Risk Division Services, ISO

*For years, the ISO Fire Suppression Rating Schedule (FSRS) has collected information on municipal fire-suppression efforts in more than 46,000 communities throughout the United States. By classifying communities' abilities to suppress fires, ISO helps the communities evaluate their public fire-protection services. With better protection, communities can lower fire insurance premiums.*

The nation's fire departments face challenges in staffing, recruiting, and training; mutual aid and collaboration; and water supply. Those are some of the major findings of an independent survey of 500 randomly selected fire chiefs and other ranking fire department officials. The survey — conducted by Opinion Research Corporation (ORC) of Princeton, N.J., and commissioned by ISO — examines several key factors of fire department operations and how they affect public fire protection in the United States. This article focuses on one of those parameters — automatic aid and collaboration.



## Key Findings

- *More than half of the chiefs in the survey (54 percent) said their departments “always or almost always” call on a neighboring department to respond on the initial alarm for a structure fire. Another 28 percent reported that they sometimes call on neighboring departments.*
- *Among the chiefs who call on neighboring departments on the first alarm, 74 percent said a very significant reason for doing so is the need for more responders; 29 percent said a need for specialized apparatus or equipment is very significant; and 25 percent cited as very significant the fact that a neighboring fire station is closer to the response area than any station in their own district.*
- *Fully one-third of the chiefs in the survey (33 percent) reported that their response areas have populated sections that are closer to a fire station in a neighboring fire district than to any fire station in their own district. But of those chiefs, 39 percent said the closer neighboring fire department does not respond on automatic aid to fires in their districts.*
- *Nearly all of the chiefs (98 percent) indicated that their departments have the capacity to communicate by radio directly with fire departments of neighboring communities. Most said they can also communicate directly with local emergency medical services (95 percent) and local police (84 percent).*

Edward F. Straw is senior technical coordinator in the Risk Decision Services unit of ISO, a nationwide company that provides public protection grading and individual location underwriting and rating services for the property/casualty insurance industry.

According to NFPA 1710 (2010 Edition), automatic aid is defined as **“a plan developed between two or more fire departments for immediate joint response on first alarms.”** Automatic aid is established through a written intergovernmental agreement that provides for the simultaneous dispatch of a predetermined response of personnel and equipment to a neighboring jurisdiction upon receipt of an alarm and is included as part of a communication center's dispatch protocols.

In the second part of this article, primary considerations in qualifying for automatic aid, and how automatic aid is factored and credited, will be reviewed. 🌀

# Leadership — Everyone Learns from a Mentor or Two

By Chief Bill Jenaway, PhD, CFOD, CFPS  
Executive Vice President, VFIS Education, Training & Consulting

*Whether they admit it or not, every good leader has had at least one good mentor. According to Wikipedia, a mentor can be a trusted friend, counselor or teacher, usually a more experienced person. There have also been some professions that have instituted mentoring programs where newcomers are matched with more experienced individuals, who advise them. These mentors also serve in leading by example. In almost all cases, individuals have benefitted from a mentoring relationship.*

*Dr. William F. Jenaway, CSP, CFO, CFPS, is Executive Vice President of VFIS Education and Training Services and has over 30 years of experience in safety and risk management in the insurance industry. Bill is also an adjunct professor in Risk Analysis at the Graduate School of Saint Joseph's University in Philadelphia. He was named "Volunteer Fire Chief of the Year" as Chief of the King of Prussia (PA) Volunteer Fire Company, and is the author of the text, "Emergency Service Risk Management".*

I am sure each of you reading this article has, at one time or another, had a mentor. It may have been a relative, a co-worker, a peer, or just a friend. Whatever the relationship, if the person had an impact on you by demonstrating a leadership skill or technique, there is great opportunity for you to investigate why it works, what made it effective, when to apply it and more.

As I think back in my career, there were a number of mentors who served me well, ranging from my father, who was a chief officer in my fire department, to my first chief other than my dad, to three managers I have had in my career and two others I have worked with on committees. Each had qualities that helped mold my skill, knowledge and performance as a leader. There were significant attributes that each exemplified that made a profound impact upon me. These were distinct for me, and included the ability to:

- be "cool" under pressure, leading resources during a major emergency
- know when to compliment or reward someone and when to discipline someone, using a progressive discipline process
- recognize when training was needed and to effectively discuss that training and performance enhancement needs with the person



- sense when to engage and disengage interaction with a person, as might be appropriate in a social or professional situation
- be identified by people as an individual one turns to for counsel, guidance, or an opinion
- lead by example

Interestingly, some of these individuals had a military background, while some did not. Some of these leaders were college-educated, and one did not finish high school. What I do know is that each one of them also had someone they had looked up to as a leader who had influenced their performance. Each of these leaders knew how and when to provide constructive comments and criticism. What I also recall is that these individuals had become expert at situational leadership—recognizing what to do and how to lead, based on the circumstances being encountered.

Given this personal experience, and understanding the impact of this leadership upon my involvement in the fire service, I am confident that learning from leaders who perform exemplarily in your viewpoint can have an immense impact upon you. What I ask you to consider is to think back in your career and identify a couple of mentors who have had a profound impact on your performance as a leader or as you are becoming a leader. Reach out to them now and ask questions about why they do the things they do, and what their perspective of successful leadership is.

What do you think? Send me an email at [wjenaway@vfis.com](mailto:wjenaway@vfis.com). As we wrestle with the leadership performance of tomorrow's emergency service officers, you may agree, have a great idea or disagree entirely. Let's advance leadership by challenging each other to define it and make it a station-wide word. 🌟

Wikipedia reference: <http://en.wikipedia.org/wiki/Mentor>


# Saved by the Video

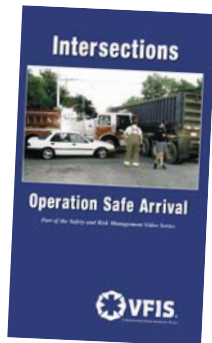
*A Testimonial by Sharrie Houdek, Lake County Ambulance, Silver Bay, MN,*

"Recently I was responding to a call when I encountered a potential crisis, but because I was prepared by what I had learned in your Intersections video\*, I was able to avoid an accident.

"On October, 29th, 2009, during a routine code 3 (lights and sirens) run to Duluth, I was approaching a red light intersection at the corner of 13th Avenue and Superior Street. The situation was exactly like one shown in the video. Although I had my lights and sirens on, there was a vehicle that did not see me. Fortunately, as I had learned in the video, I had been treating each lane as its own intersection. Because of this, I did not have to slam on the brakes, and it was a very nice, smooth, controlled reaction to a dangerous situation. It was awesome to see the technique work firsthand.

"If I had not seen this video, we could have been in a serious accident! The information on the video was very helpful in saving us from an accident and injuries that day. All of us at Lake County Ambulance would like to thank VFIS for producing Intersections: Operation Safe Arrival."

\*The Intersections video is part of the Safety and Risk Management Video Series, developed by VFIS Education, Training & Consulting Services. To order programs for your emergency service organization, visit [www.vfis.com](http://www.vfis.com) or call (800) 233-1957, ext. 7951. 



## CANADIAN NEWS

### BEFORE THE SIREN SOUNDS, BE PREPARED

*Brad Patton, Fire Chief for Centre Wellington, Ontario, Canada*

*To perform at their best, volunteers must be provided with good leadership. The first step in good leadership is caring for the health and welfare of these firefighters and officers. This column will review some basic concepts that will help you ensure that new staff knows how to be prepared before the sirens signal trouble.*




If volunteer firefighters are not prepared for the weather conditions and the physical and mental work they are about to embark on, they will quickly become fatigued, and mistakes will happen. Those mistakes can lead to additional loss of property or worse, lives. So how can we ensure we are prepared before responding to an emergency?

People are often dehydrated on a regular basis. Hydration is critical, so you should always have bottled water in your vehicle, beside your bed and in your bunker gear. If you're dehydrated while attempting to work a heavy set of hydraulic spreaders, for example, this may affect your ability to make critical decisions and reduce your performance. Drink lots of water before the call and keep bottled water in all the emergency vehicles, accessible to everyone. This is just as important in the winter as it is in the summer.

Proper nutrition is also vital. It's hard to be on your game with an empty stomach. Try not to skip meals. Keep a couple of energy bars in your vehicle and bunker gear. Also keep some MREs (ready-to-eat meals) at the station. These are in self-contained packages and can be brought to the emergency scene.

Personal clothing is another area that should be an important part of your PPE. You can't work at one hundred percent when you are freezing. Keep a pair of heavy wool socks, which can be worn over regular socks, in your bunker boots at all times in the winter. Also keep a long fleece pullover and vest with your bunker gear. Consider adding thermal long underwear, a wool sweater, -30° socks, and insulated pants. Being cold affects your performance, so plan ahead and stay warm.

As emergency responders, we take great care of our emergency apparatus. We must make sure our personal vehicles are kept the same way. Check tires and tire pressure on a regular basis, providing a safer ride. A good quality windshield scraper is also essential in winter; never drive your vehicle unless you have good visibility from all sides. Always keep your windshield washer reservoir filled with the right kind of seasonal fluid. Back your vehicle in at every parking lot and driveway; it's safer and quicker to drive straight out, especially in emergencies, than to back out. Finally, drive according to road conditions. If it's a big call it will still be going on when you get there. Your number one job is to be prepared and get there safely. 

**Become A VFIS Facebook Fan**

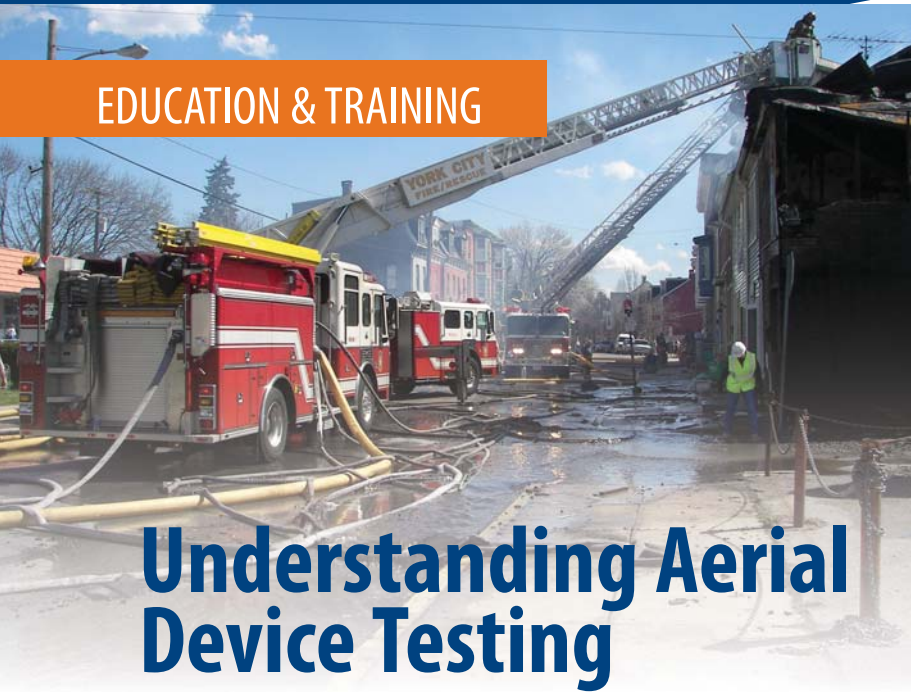


Visit <http://www.facebook.com/VFISInsurance> and become a fan. Please suggest us to your emergency services and insurance friends and colleagues.

**VFIS Education, Training & Consulting**



Recently, VFIS Education, Training & Consulting began using this new logo to advertise its consulting services for emergency service organizations. Information on these services is available at [vfis.com/education\\_training.htm](http://vfis.com/education_training.htm).



# Understanding Aerial Device Testing

T. Randy Hess, Technical Director, VFIS Risk Control Services

VFIS is releasing a new educational program on CD entitled *Understanding Aerial Device Testing*, which has been co-produced by Risk Control and Education, Training & Consulting Services in cooperation with Underwriters Laboratories.

Understanding the who, what, why and when of testing aerial devices has always been confusing for fire department personnel. With aerial devices becoming more complex and the NFPA Standards for testing becoming more comprehensive, uncertainty and misunderstanding among fire service personnel has also increased.

Making issues even more complex is the fact that there are no industry standards for testing agencies regarding the marketing of testing or how to report the findings. This is important to understand because NFPA 1911, which governs the process and procedures for aerial testing, prescribes two levels of required testing for aerial devices: Annual Testing and Nondestructive Testing.

*Clients who possess Aerial Devices will be mailed a copy of this program. After review, feel free to contact VFIS Risk Control Services or Education, Training and Consulting at 800.233.1957.*

Understanding Aerial Device Testing is not a training or a "how to" program. Rather, this is an informational video designed to provide fire department personnel with the necessary information to make informed decisions about the purchase, maintenance and repair of their aerial devices, reducing their insurance risk and, consequently, their personal risk.

The program includes segments on the following topics:

- The pitfalls of purchasing used aerial devices
- The importance of establishing a maintenance budget
- The difference between NFPA- required Annual and Non-destructive testing
- Understanding Non-destructive testing
- How to properly select a testing agency
- What to expect from the testing results

Much of the content contained in this program is provided by Jim Johannessen, Lead Engineer in Fire Equipment Services at Underwriters Laboratories (UL). Jim's many years of hands-on experience in the aerial testing arena allows him to provide invaluable information and insight for fire service personnel.

Mr. Johannessen provides the following insight: "When a fire department requests a testing company to perform tests to NFPA 1911, Chapter 19, they must be specific as to what tests they expect to have done. Do they expect the test to include the Non-Destructive Testing portion or are they just looking for the Annual Test to be performed? If fire department personnel are not knowledgeable about what is required or expected from each type of test, not only could they be wasting money, they may also be buying a false sense of security." The newly available CD from VFIS will walk you through the process of selecting both the proper tests and the appropriate testing agency. 🌟

## NEWS YOU CAN USE

### Worthington Fire Rescue (KY) Receives Award

Worthington, Kentucky's Fire Rescue was the recipient of the VCOS-VFIS Recruitment and Retention Award at the 2009 VCOS Symposium in the Sun. The award is presented to a department that has experienced positive results from a comprehensive approach to retaining and recruiting members. 🌟



Chief Gary Yurt receives the 2009 VCOS-VFIS Recruitment and Retention Award from Dr. Bill Jenaway, Executive Vice President of VFIS Education, Training & Consulting. Pictured as part of the presentation are (l-r) Tim Wall, Board Chair VCOS; Jack Parrow, 1st VP IAFC; Kelvin Cochran, US Fire Administrator; Chief Gary Yurt, Worthington; Joe Giorgi and Dr. Jenaway, VFIS; and Battalion Chief Brennen Lawrence, Worthington.

### Canada Fire Dept. Receives Safe Vehicle Operations Award

The King Township, Canada, Fire Department was recognized at the 2009 VCOS Symposium in the Sun with the VCOS-VFIS Safe Vehicle Operations Award. The award is presented to a department that has experienced zero vehicle accidents from August 1, 2009 to July 31, 2010. Vehicle accidents are defined as state-reportable accidents with no injuries occurring in the accident. The award was presented to Chief Bryan Burbidge by Dr. Bill Jenaway, Executive Vice President of VFIS, and Chief Dave Fulmer, VCOS Board Member. 🌟



Chief Burbidge receives the 2009 VCOS-VFIS Emergency Vehicle Safe Operation Award. Pictured as part of the presentation are (l-r) Kelvin Cochran, US Fire Administrator; Chief Burbidge, King Twp.; Joe Giorgi and Dr. Jenaway, VFIS; and Captain Gary Binsfeld, King Twp.

Since their inception volunteer fire houses have been the hub of the community. Today, in many communities the tradition continues. From Boy Scout meetings to annual carnivals, the fire house and, at times, property owned by the fire department or rescue squad, is used for a variety of activities. Many times the fire department is also the sponsor of these activities and events.

What would happen if a volunteer were injured while participating in one of these special activities? If it was a bona-fide emergency service activity and the injured person classified as an "Insured Person" under the policy and the event was considered a "Covered Activity," the incident would be covered under the VFIS Accident and Sickness Program. (Your VFIS agent, sales executive or underwriter can help explain when and how coverage would apply.) But what happens if you are hosting an event for the good of the community? For example, if you host a community carnival where, in addition to your volunteers, other community groups have booths and provide services (e.g., food, beverages, games of chance, etc.).

### What would happen if one of those volunteers got injured?

Glatfelter Insurance Group and VFIS are pleased to announce that, in many cases, we can provide an Accident Policy for volunteers who would not be covered under the traditional VFIS Accident and Sickness Policy. Examples of these types of activities would include parades, carnivals, and other community events. Coverage could also be provided for county, regional and state associations as well as for urban search and rescue teams.

Please contact your VFIS Insurance Agent if you have any questions regarding your existing VFIS A&S coverage or are interested in learning more about accident coverage for unique exposures like these. 🌟



## Protecting Everyone at a Special Event

Dave Wyrwas, CLU, ChFC, CIC, CRM, President, Specialty Benefits



*On November 17, 2002, Vanessa K. Free was tragically killed in an automobile accident in Chattanooga, TN, which involved an emergency vehicle. As a result, the state legislature now requires, amongst other specifics, that all operators of emergency service vehicles in Tennessee take two hours of training annually.*

Steve Frost and Mark Bowery, VFIS Regional Directors for Tennessee, along with VFIS, have developed online training to help Tennessee emergency responders from an educational standpoint, but also wish to have it serve as a reminder of Vanessa's life.

The state-specific course is helpful to drivers of emergency service vehicles everywhere. The program reviews Tennessee-related statistics, civilian response, and driver training, including speed management and intersections. It is the first of a three-part series; part one satisfies annual training requirements. 🌟

## Vanessa K. Free Driver Training Available Online at VFIS

*Formerly only available in a classroom setting, the course is now available online at [www.vfis.sju.edu](http://www.vfis.sju.edu). The cost for the course is \$20.*

### VFIS/VCOS Award Winner Hartford FD: Insured with VFIS Emergency Services Insurance for 30 Years

The Hartford Fire Department, Michigan, was recently recognized for its 30-year relationship with VFIS, and its continued dedication to the safety of the Hartford Community. Pictured are Brian Timmer, Regional Director for VFIS (MI), and Harold "Cocky" Walker Jr. Fire Chief (ret.), who accepted on behalf of the Fire Department at a group dinner held at the firehouse, hosted by current Chief Ed Riley. In an amazing generational connection, Retired Chief Walker arranged the Department's first purchase from VFIS through George Timmer, Brian's Dad. 🌟



### The GM Service "Technical College"

One of the most important things that emergency service personnel do is train. Train on handling various types of incidents, train for driving safely, train on tools used in incidents, and train on all sorts of skills. It's how they keep their communities—and themselves—safe. Vehicle accidents are one of the most common types of incidents that emergency service organizations respond to. Since vehicles used for emergency response may be manufactured by GM, it is very important for emergency responders to understand the technology used in these vehicles, including that used in alternative fuel vehicles. With this in mind, GM has developed a resource for emergency responders. Information has been placed on the GM STC website ([www.gmstc.com](http://www.gmstc.com)) that is designed to help first responders learn about vehicles and systems that may affect how GM vehicles perform in an emergency situation. Specific details on standard GM vehicles and their alternative powertrain vehicles (hybrids, fuel cells) can be found at this single point of contact. The information is downloadable, printable, and free of charge to emergency responders. Make sure your responders visit the website, since the help provided there may one day save an emergency responder's life. 🌟

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## Please route to your local emergency service organization

### Lightning Happens, *Continued from page 1*

#### 3. Regularly inspect the equipment.

Once the grounding equipment has been installed by an electrical engineer or lighting specialist, it is essential that you conduct on-site evaluations or reviews of the equipment. A monthly visual check (see list below) ensures that the equipment, as well as the personnel using it, are protected.

Here are a few items to review when inspecting grounding equipment:

##### Soil Resistivity Tests

Has the soil resistivity changed? Soil resistivity is a physical property that is unique to every soil. Generally speaking these tests are conducted prior to the installation of the grounding system. However, it is vital that the soil be periodically tested, as resistivity levels may change, and if changes occur to the soil and proper grounding protection is not upgraded accordingly, damage to equipment may occur.

##### Grounding Rods


- Is there visible corrosion on the rods?
- Are they showing signs of wear or tear?

##### Coaxial Cables

- Are these cables free of sharp 90-degree turns when entering your building?
- Have the cables been installed to form an "S" shape to prevent sharp bends?

##### Surge Protection Devices

Are surge protection devices utilized for equipment such as computers, printers, and radios, and are they correctly installed? In the field we have found evidence that some surge protection devices are not installed correctly. Improper installation leads to potential equipment damage and disruptions for these organizations.

Checking the above items can help your organization improve safety and protection for both equipment and employees. If any of these areas require repair or upgrades, don't wait: do it now. Proper protection and maintenance of critical electrical equipment enables PSAPs and E-911 Communication Centers to reduce potential losses, injuries, and avoid disruption of operations. 

##### Resources:

*National Lightning Safety Institute,*  
[www.lightningsafety.com](http://www.lightningsafety.com)

*Electrical Equipment Protection Evaluations, VFIS Risk Control Service Instructions*

[http://www.manfredkaiser.com/lightning\\_damage.html](http://www.manfredkaiser.com/lightning_damage.html)