

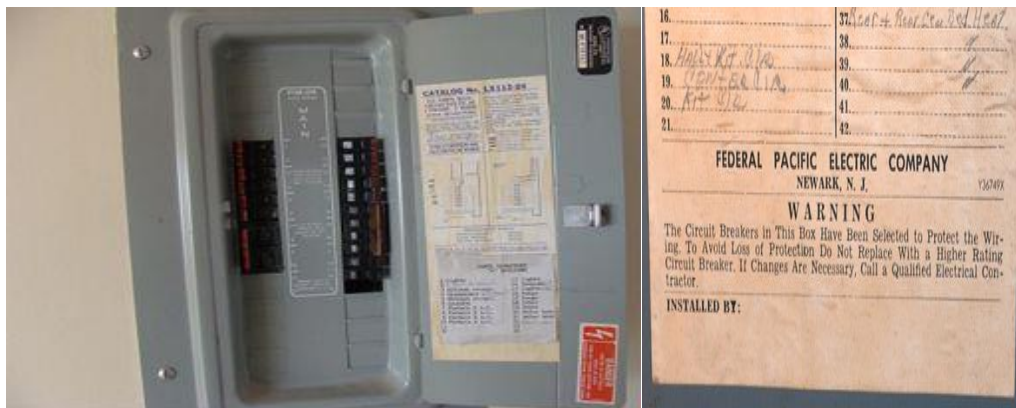
What Dangers Are Hiding Inside Your Electrical Panel?



If your business or home was built between 1950 and 1985, there's a chance that you and your property are at risk caused by a Federal Pacific Electric Stab-Lok breaker panel.

Typically used before 1975, the Stab-Lok electrical panel has been responsible for not functioning properly due to faulty circuit breakers not tripping from an overloaded circuit. Millions of dollars in property damage and bodily injury have been caused by electrical fires stemming from the FPE Stab-Lok panel.

Although Federal Pacific Electric has since gone out of business, the company's product still sits in many businesses and homes with hazards that are waiting to spark. So, what does a Stab-Lok panel look like?



The underlying issue with the Stab-Lok is that the breakers do not trip and can stay in the "on" position when an electrical overload is in effect, potentially causing a fire.

https://www.munichre.com/site/hsb/get/documents/hsb/assets.hsb.group/Documents/Knowledge%20Center/2014_HSB_FPE_WP.pdf

Sure, not all FPE Stab-Lok breakers are or have become defective. But, if your property is equipped with a Stab-Lok, would you be able to sleep comfortably at night knowing that you have a potentially defective and fire-starting product in your business or home? ***The most rational course of action would be to have a licensed electrical contractor inspect your home or business and advise you on how to proceed in order to fix the situation.***

For more information on this topic and how your insurance coverage can have an impact, contact Burke Insurance—we'll be able to steer you in the right direction.