

Four Questions You Need to Ask

Is my home protected?

Many “Christmas Lighting” businesses are owned and operated by landscapers, painters, roofers, etc., and although they should already carry general liability insurance for landscaping, roofing, etc., you need to ask them if their policy covers “Electrical/Christmas Lighting Installation”. Just as important, most liability policies only cover your home DURING installation but don’t cover property damage caused by electrical failure. Make certain their policy covers your home even AFTER the installation is complete, including electrical damage.

“Does your policy specifically cover Christmas lighting installation and will it cover my home even AFTER the installation is complete?”

Who owns the lights?

Many companies will try to sell you the lights, which sounds like a good thing. But have you ever wondered why? Well, WHOEVER OWNS THE LIGHTS ALSO OWNS THE LIABILITY. Ask if they maintain full ownership of all materials and that you’re only paying for a service.

“Are you trying to sell me the lights (and the liability)?”

Is that too many lights?

Although your home has safety devices to protect you and your family from electrical and fire damage like GFI outlets and fuses, that may not be enough if Christmas lights are installed carelessly. For example, a 20amp fuse can safely hold up to 384 (5 watt) bulbs and will trip if the load-limit is exceeded. But did you know the light strand itself has a much lower load-limit of 167 (5 watt) bulbs. That means stringing together more than 167 bulbs won’t be enough to trip your breaker fuse but it could be enough to cause the light strand to overheat and possibly catch fire.

“What’s the load-limit (or maximum bulb count) per fuse...per outlet...per continuous strand?”

How will the lights be installed?

Believe it or not many companies still use STAPLES to install Christmas lights. Over time those little staple holes will cause wood-rot and you’ll end up paying for a whole lot more than Christmas lights.

“How are you going to attach the lights to my home?”

For answers to your questions email us at service@whitelightskc.com