



# SEMCO NEWS

Official Member Newsletter

October 2021

## It's a matter of (co-op) principles

**A**ce Hardware, State Farm, REI, Land O'Lakes and Sumter EMC all share something in common: We're all Cooperatives.

We may be in different industries, but we all share a passion for serving our Members and helping our communities thrive. In fact, all Cooperatives adhere to the same set of seven principles that reflect our core values of honesty, transparency, equity, inclusiveness and service to the greater community good. October is National Co-op Month, so this is the perfect time to reflect on these principles that have stood the test of

time but also provide a framework for the future. Let's take a look at the first three Cooperative principles:

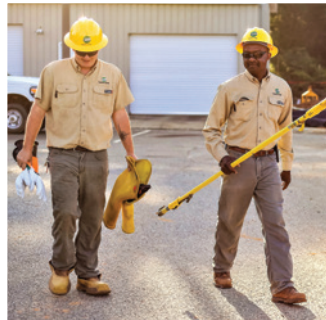
### Voluntary and open membership

Just like all co-ops, Sumter EMC was created out of necessity—to meet a need that would have been otherwise unmet in our community. So in 1937, a group of neighbors banded together and organized our electric Cooperative so that everyone in our community could benefit. For a modest membership fee to the co-op, any farmer could get electricity brought to his farm. Neighbors came

together to tackle a problem that they all had but couldn't solve alone. They worked together for the benefit of the whole community, and the newly established electric lines helped power economic opportunity in our community.

While this history may be forgotten, key parts of that heritage remain—the focus on our mission and serving the greater good. In this, we include everyone to improve the quality of life and economic opportunity for the entire community.

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**Community born.  
Community led.  
Focused on YOU.**

**October is  
National Co-op Month!**

# Protection guide for electri

**W**ho pays for equipment damage resulting from power failure—the Member, Cooperative or insurance company?

Sumter EMC's liability insurance covers the loss of a Member's equipment and food if the loss is caused by the Cooperative's error. If a loss occurs involving Sumter EMC's facilities but the Cooperative is not in error, the loss is not covered by our insurance and no payment is made to the Member. These cases usually involve acts of nature or vehicular accidents.

## Are you protected?

Many losses occur due to acts of nature that are beyond the control of our Cooperative. The Member must provide his or her own protection for these losses. Become familiar with available means of protection and determine which risks you choose to protect against.

## Steps to protect against equipment and motor failure

### 1. Protect against quick restarts.

Momentary power interruption to a central air conditioner or heat pump can result in damage to the compressor. Digital thermostats typically include a feature that will keep the unit from restarting immediately when the power supply is momentarily interrupted and give time for pressures to stabilize before allowing it to restart. Digital thermostats have the added benefit of providing more accurate and reliable temperature measurements, and can be installed by your equipment dealer.

### 2. Protect against low or high voltage.

Several products are available that provide protection. They often provide more than one function. A voltage-sensing relay is available that will shut the motor down when voltage falls below or



rises above adjustable set points. Installation of this device and the time-delay device mentioned above are good protective measures.

A solid-state device can be installed on your equipment that protects against all three problems: high voltage, low voltage and quick restarts. Often, a device is installed as standard equipment on some new air conditioners and heat pumps that will only protect against low voltage and quick restarts, but not high voltage. Check with your equipment dealer to see what kind of protection you have or need.

### 3. Protect against phase failure, phase reversal or frequency failure.

Devices are available to protect from loss of three-phase compressors and large motors in which one or more phases are dead or the rotation of the equipment is reversed due to two of the three supply phases being reversed.

Some devices provide protection from unacceptable frequency levels

as well. Protective devices in this category are generally more expensive and found more commonly on large commercial motors and compressors. The overload heaters provided with motor-starting equipment may not protect the motor from single-phasing. If the additional protective devices described here are omitted, load conditions exist where a motor is vulnerable to single-phasing.

### 4. Protection against lightning.

Secondary lightning arresters are commonly installed on large commercial air-conditioning systems. For residential systems, placement of a secondary lightning arrester at the weatherhead, meter base or service entrance panel will provide some lightning protection for air conditioners and other household circuits. See "lightning protection" below for additional information.

**5. Protection for TVs and other electronics.** A device that is designed

# ric motors and equipment

to protect electronic equipment against voltage spikes can be purchased for under \$50. It senses the momentary surge of voltage that may be caused by lightning strikes near your home. A device with multiple layers of protection will have connections for the power cord, coaxial TV cable and telephone/DSL lines associated with your equipment to help guard against power surges. If this device operates to prevent a significant spike from damaging the electronics, it may need to be replaced. It is neither effective against a direct lightning strike nor will it protect against sustained high or low voltage caused by a damaged distribution transformer.

**6. Protection for appliances.** There are solid-state protective devices designed for window air conditioners, refrigerators and freezers. They could be used on other appliances as well, but the cost is prohibitive for small appliances. They serve the same three functions: protection against quick restarts, low voltage and high voltage. They also plug in as an adapter. Additional protection for appliances can be obtained through proper grounding and the use of secondary lightning arresters.

## Lightning protection

Sumter EMC installs primary lightning arresters at each distribution transformer pole and on other distribution equipment. Surge protection equipment on the power distribution system cannot always provide adequate protection to the Member's premises. Steps can be taken by a Member to provide a greater degree of protection.

**1. Ground properly.** The grounding of the home or other structure is often inadequate to protect against lightning. Grounding conductors should be fastened to ground rods with heavy-duty grounding clamps that are



suitable for this purpose. This is often treated with too little care. Additional ground rods can be added to improve the grounding. A very effective ground can be accomplished by fastening the grounding conductor to the well casing if the casing is steel and if the attachment is done properly. Many ground connections are ineffective because of poor attachments.

**2. Install secondary lightning arresters.** Secondary lightning arresters can provide a degree of protection when properly installed. They have received adverse publicity because so many have been improperly grounded. Arresters should be UL approved.

A secondary arrester can be installed at the weatherhead, meter base or service entrance panel. An arrester can also be installed on a specific piece of equipment. In any installation, the preferred method of grounding the arrester is to attach it to the steel well casing. If the well casing is not available or is not steel, the use of multiple ground rods can be used as an alternative.

While the above measures provide some lightning protection, they do not necessarily always prevent lightning damage due to the tremendous energy transfer that takes place during lightning storms. Protection against lightning damage should include protective equipment and insurance

coverage to cover losses that might occur in spite of efforts to prevent them.

## Insurance protection

If loss does occur, insurance policy provisions can provide some protection. The average user of electrical energy seldom knows or understands the extent of his or her insurance protection. Many policies are available from numerous carriers, including:

- Dwelling Policies
- Homeowner's Policies
- Tenant Homeowner's Policies
- Farm Owner's Policies
- Commercial Policies
- Computer Policies

Policies vary greatly in their extent of coverage. Many policies will cover lightning damage to equipment and appliances with exclusions for electronic components. Some policies will cover damages resulting from power interruptions if the interruption originates on the insured's premises. There are varying interpretations of what constitutes "on the premises."

Other policy considerations include payments of replacement costs versus the actual cash value, differences in coverages concerning contents as opposed to parts of the structure and special or unusual peril provisions such as food spoilage peril.

Only your agent can provide the full information you need to assure adequate protection. Have your agent specifically point out your peril coverages and exclusions. Be sure to address losses that can occur when a problem occurs with the electrical distribution system serving you. You need to provide your own protection for losses that are beyond the control of Sumter EMC.

All wiring installation should be performed by a licensed electrician and/or heating and air conditioning dealer in compliance with the National Electric Code (NEC) and/or local codes.

# Shoo away vampires this Halloween

Little ghosts, goblins and princesses are a welcome sight on Halloween night. But beware of the vampire lurking inside your home.

You could be paying for vampire energy—electricity that leaks from your appliances, computers and entertainment systems—if you leave them plugged in, even when they're turned off.

Any equipment that is plugged into an electrical outlet draws electricity. So if you leave your mobile phone charger plugged in after you've removed the phone, or if you leave your computer and scanner plugged in after you shut it down for the evening, you could be wasting, and paying for, unused energy.

Most people leave electronics plugged in all the time because it's convenient to be able to turn them on without having to plug them in again and again, day after day. The



worst offenders are remote “wake up” or “sleeping” devices like computers, cable boxes, stereos, TVs, video streaming devices, printers and video game consoles.

As long as these electronics are plugged in, they remain in a “ready” state so they don't have to “wake up” or warm up when you turn them on. This alone can cost you between \$165 and \$440 each year in wasted electricity, depending on how many devices you have.

**Our tip:** Invest in a high-quality power strip—one that will sacrifice

itself during a power surge rather than letting the surge ruin the appliance. Plug multiple items into the power strip and unplug the strip before bedtime. That's easier than unplugging and re-plugging lots of appliances.

**Our caution:** Don't overload your home's electrical circuits by plugging too many appliances into a single power strip. And if you live in an older home, consult an electrician about how much of an electrical load your single outlets can handle.

## Co-op principles, *Continued from page 22A*

Membership is open to everyone in our service territory, regardless of race, religion, age, disability, gender identity, language, political perspective or socioeconomic status.

### Democratic Member control

Sumter EMC is well suited to meet the needs of our Members because we are locally governed. Each Member gets a voice and a vote in how the co-op is run, and each voice and vote are equal. Our leadership team and employees live right here in the community. Our Board of Directors, who helps set long-term priorities for the co-op, also live locally on Cooperative lines. And these Board Members have been elected by neighbors just like you. We know our Members have a valuable perspective,

and that's why we are continually seeking your input and encourage you to weigh in on important co-op issues and participate in co-op elections.

Our close connection to this community ensures we get a firsthand perspective on Members' priorities, thereby enabling us to make more informed decisions on long-term investments, such as high-speed broadband, community solar programs, equipment and technology upgrades, electric vehicle programs and more.

### Members' economic participation

As a utility, our mission is to provide safe, reliable and affordable energy to our Members. But as a co-op, we are also motivated by service to the community, rather than profits.

Members contribute equitably to, and democratically control, the capital of Sumter EMC. At least part of that capital remains the common property of the Cooperative. Members allocate surpluses for co-op programs, initiatives, capital investments and supporting other activities approved by the membership.

Because we are guided by seven Cooperative principles, it's not just about dollars—it's about opportunity for all and being fair when engaging with our Members. The Cooperative way is a values-based business model.

Sumter EMC is a reflection of our local community and its evolving needs. We view our role as a catalyst for good and making our corner of the world a better place.

*Sumter Electric Membership Corporation is an equal opportunity provider and employer.*