



LOSS CONTROL HAZARD ALERT

Stab-Lok Panels & Breakers - Fire Hazard

A residual potential fire hazard involving Federal Pacific Electric (FPE) Stab-Lok residential circuit panels and breakers. Manufactured between 1950 and the early 1980's, studies have shown that these breakers may not trip at the designed amperage level. When this occurs, the breakers may overheat and lead to a fire.

The Stab-Lok panels and breakers were initially listed by Underwriters Laboratories (UL). However, in response to a June 1980 report made to the Consumer Product Safety Commission (CPSC) by Reliance Electric Company (the parent of FPE), UL removed their listing for this product. Reliance reported to the CPSC that many Stab-Lok circuit breakers did not fully comply with UL requirements. CPSC testing confirmed that the breakers fail certain UL calibration tests. In its defense, Reliance noted that the Stab-Lok breakers did not comply with certain UL calibration requirements, but did not create a fire hazard in the residential environment.

Reliance noted that their Stab-Lok breakers will trip reliably at most amperage overload levels, unless the breakers have been operated in a repetitive, abusive manner. However, Reliance also noted that this situation should not occur during normal use. The CPSC closed its investigation in August 1983, citing insufficient data to refute Reliance's claim. Furthermore, the CPSC believed it could cost several million dollars to gather the data necessary to fully assess whether or not the Stab-Lok circuit breakers presented a risk to the public. Since they were unable to refute Reliance's claim, the CPSC never initiated a product recall.

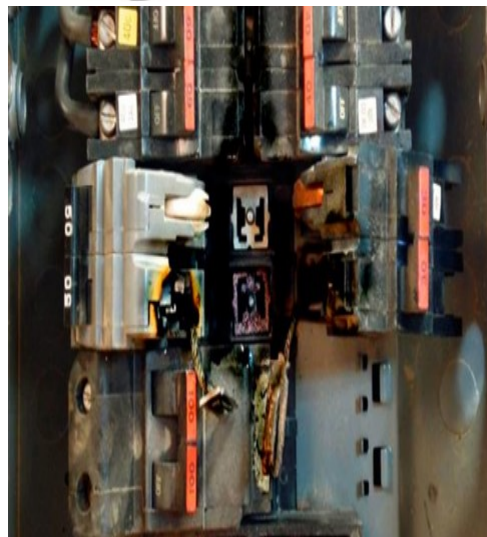
Many home inspection organizations are recommending that property owners either replace the Stab-Lok breakers or have them inspected by a licensed electrician. There were also numerous reports that the Stab-Lok breakers were not tripping at the designed amperage level, which eventually led some experts in the industry to consider the breakers' design to be a latent fire hazard. The circuit breaker is a safety device that is intended to prevent fires. If it fails to function as designed, an increased risk of fire exists.

While the Federal Pacific Electric company no longer exists, it is estimated that millions of its Stab-Lok circuit breakers remain in residential occupancies throughout the country.

Everest recommends that policyholders:

- ⇒ Determine if they have FPE Stab-Lok panels and breakers. This link news video describes how to tell if you do, [NBC Web Extra - Check Your Circuit Breaker](#).
- ⇒ If FPE Stab-Lok panels and breakers are identified, they should be inspected by a licensed electrician or replaced. The estimated replacement cost is \$1,000 - \$3,000 per panel.
- ⇒ If you have had a problem with FPE Stab-Lok circuit breakers, contact the [CPSC](#) or file a report at www.saferproducts.gov.

Everest Loss Control offers services to help you in your loss prevention efforts. If you would like more information about these services, www.everestregroup.com.



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