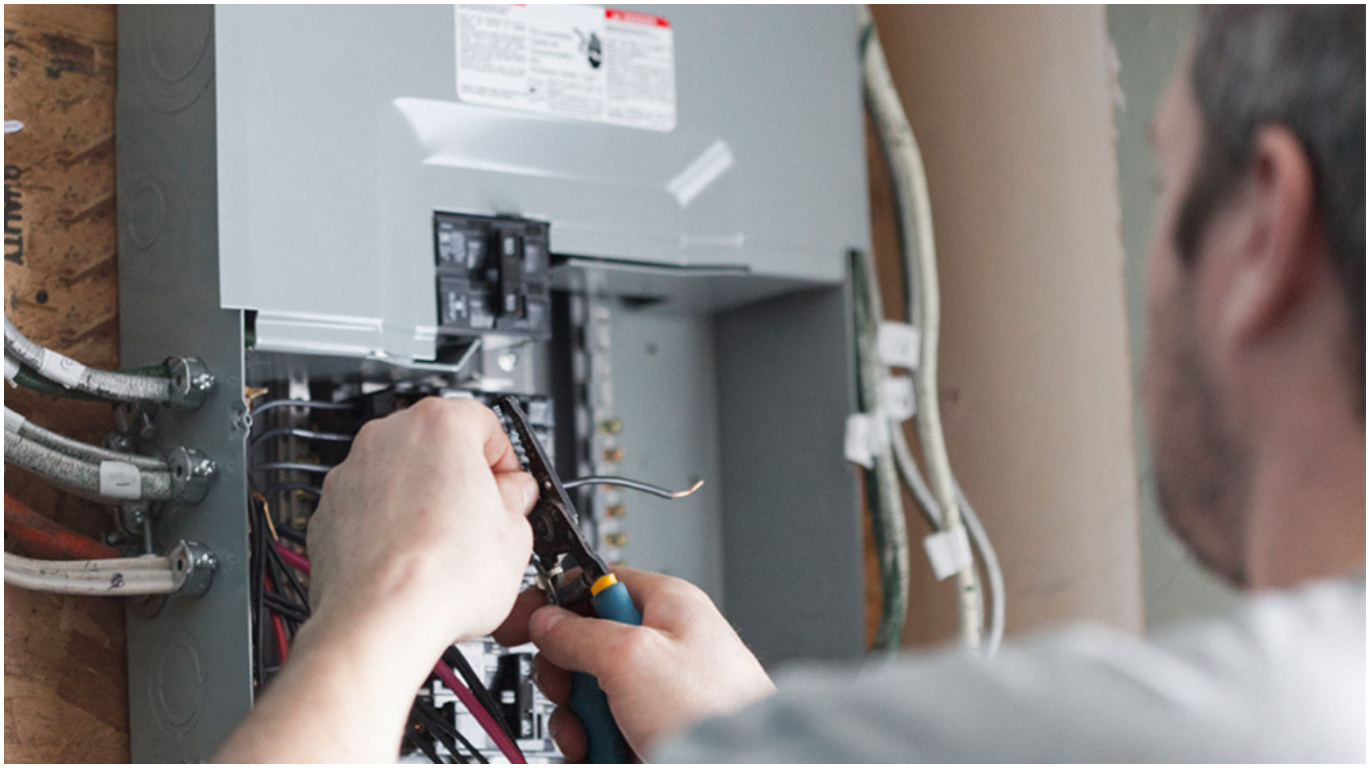
Are Stab-Lok circuit breakers endangering your business?



Your business has safety procedures and equipment in place to avoid deadly fires, but did you know that one safety product — Stab-Lok circuit breakers — could be endangering your business instead?

Circuit breakers are designed to protect electrical systems from overheating or short-circuiting by interrupting the flow of electricity when unsafe conditions are detected. If a circuit is overloaded, the breaker will trip. These breakers are housed in a panelboard, with different breakers for different areas of a home or business.

Stab-Lok circuit breakers and panelboards were manufactured by Federal Pacific Electric and installed primarily between 1950 and 1985. After millions of these products had been installed in homes and businesses, tests performed by the Consumer Product Safety Commission determined that a significant number of Stab-Lok circuit breakers failed to trip when required. One expert has estimated that these defective circuit breakers may be responsible for as many as 2,000 fires each year in the U.S.

Do you have Stab-Lok circuit breakers and panelboards in your business? If you're not sure, here are the steps to take to keep your facility and staff safe.

1. Find out if you have Stab-Lok products installed. Hire a licensed electrical contractor to determine if you have Stab-Lok circuit breakers or panelboards.

Here are some things to look for:

- The panelboard may be labeled Stab-Lok, Federal Pacific Electric Stab-Lok or FPE Stab-Lok, Federal NOARK or Federal Pioneer (the last two are names used in Canada).
- Switches have red or orange labels.

- Breakers may be labeled Stab-Lok. However, they must be removed to see the labeling, which can be dangerous and should be left to your electrical contractor.
- Most Stab-Lok products were installed before 1990, so newer buildings are unlikely to have Stab-Lok circuit breakers or panelboards.

2. Make a plan to replace Stab-Lok circuit breakers and panelboards. If your electrical contractor confirms that you have Stab-Lok products installed, your safest course of action is to replace them with a completely new panelboard and circuit breaker installation.

3. Get answers to your questions. Want to make sure you're installing the safest equipment? Need help finding a contractor? Your insurance carrier can help. Reach out to your agent and ask for your insurance carrier's loss control contact information.

And because no safety plan is foolproof, give yourself the extra peace of mind of a strong business insurance policy. Your local, independent agent can help you choose the best coverage.