

## Insurance Insights: Electrical Service & Wiring

Understand how your home's electrical service & wiring may affect your coverage.

When you're selecting an insurance policy for your new home purchase, there are many questions you'll be asked, including what type of electrical service and wiring the home has. On the back of this page is an easy reference guide you can use to identify the the different types you may encounter so you're prepared to answer those questions!

Some insurance companies have restrictions on the type of wiring and/or electrical service you may have in your home. Luckily, as an independent agent, My Preferred Insurance & HomeSolutions represents over 30 different carriers which allows us to hand-pick the carrier that is right for you. We will provide you with the coverage you need, regardless of the electrical wiring & service to your home.

We have a company for every closing!

Contact us today to find out how to best protect your home, your family & more!

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## **Electrical Service Panels:**



Fuses
Commonly used in homes built
between 1950 -1960



Stab-Lok Circuit Breakers
Primarily manufactured by Federal
Pacific Electric between 1950-1980



Circuit Breakers

Became the standard for electrical panels in homes beginning in the mid-1960's



Knob-and-tube Wiring
Commonly used in homes built
between 1880 - 1940's



**Electrical Wiring:** 

Rag Wire
Commonly used in homes
built from the 1940's-1950's



Aluminum Wiring

Homes built between 1965 and
the mid-1970's may have had
aluminum wiring installed
instead of copper.



## Copper Wiring

Beginning in the late 1970's, homes started to primarily use copper as the material for wiring and continue to do so today.

\*\*\*Materials or application may vary based on geographical area. Not all electrical service or wiring shown

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