

Insurance Insights: Electrical Service & Wiring

When you're selecting an insurance policy for your new home purchase, there are many questions you will be asked, including what type of electrical service and wiring the home has. Here are some examples to help you identify the different types you may encounter so you can respond to those questions:

Electrical Service Panels



Fuses

Commonly used in homes built between 1950-1960



Stab-Lok Circuit Breakers

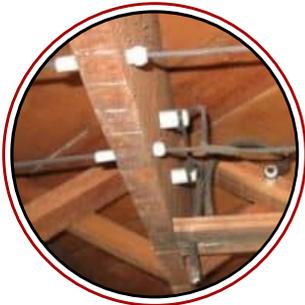
Primarily manufactured by Federal Pacific Electric between 1950-1980



Circuit Breakers

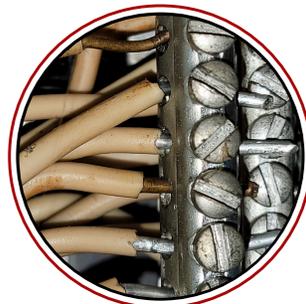
Became a standard for electrical panels in homes beginning in the mid-1960's

Electrical Wiring



Knob & Tube Wiring

Commonly used in homes built between 1800 - 1940's



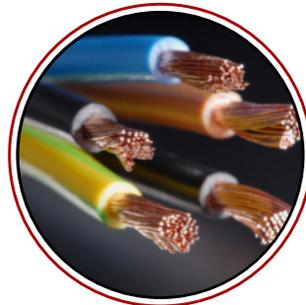
Aluminum Wiring

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



Rag Wire

Commonly used in homes built between 1940's - 1950's



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.

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 more than 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 and service to your home.

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