



AmTrust North America  
An AmTrust Financial Company

# Safety Zone

## Fused Electrical Panel Replacement

Electrical failures or malfunctions are a leading factor in the [ignition of fires in U.S. homes](#), responsible for 13% of home structure fires from 2012-2016, and ranking as the second leading contributing factor behind fires caused by unattended equipment. These fires also accounted for nearly one-fifth (18%) of civilian deaths (the second leading contributing factor behind fires caused by heat sources too close to combustibles), 11% of civilian injuries and accounted for the greatest share of direct property damage (20%).



### The Importance of Replacing Fuse Panels

AmTrust recommends replacement of fuse panels. Fuse panels are multi-circuit panels that are accessible to users, residents or nonqualified persons. Panels should not be confused with disconnects or switchgear which may be acceptable when regularly inspected and maintained by qualified, licensed and insured electricians.

All fuse panels throughout any building should be replaced for the following reasons:

- Extra circuits can be easily connected to a fuse panel which can present an overcurrent condition
- It's easy and common practice to mistakenly replace the recommended amperage fuse with a high amperage fuse, which creates an overcurrent situation
- Fuse panel fuses can be accessed and easily tampered with by unqualified persons
- Inserting metal into the screw in base and then screwing in the glass fuse is easy and common place for unqualified persons to do, and this will result in a lack of overcurrent protection
- Over time, fuses may oxidize, degrade or be impacted from power surges and fail to operate
- Older cartridge panels can expose unqualified persons to live busbars and connectors during fuse changes
- Existence of fuse panels is an indication of older electrical wiring, systems and components, which can require frequent Electrical Preventative Maintenance Program. System inspection, panel replacement and system upgrades, as recommended by the electrician, make updates and improvements to current, modern standards.

For compliance, AmTrust requests proof that the subject panels have been replaced. A paid invoice should be provided stating all fuse panels have been replaced, along with photos of the replacement panels.

## Electrical – Panel Replacement - Fuses

AmTrust issues the following recommendation for all fuse panels:

Replace all original electrical fuse panels with industry acceptable UL Listed, electrical circuit breaker panels. Your facility has electrical fuse panels. Fuse panel(s) are recommended to be replaced with new electrical circuit breaker panel(s). The work is to be completed by a qualified electrical contractor who will inspect all panels throughout the facility and replace all fuse pabunels. The contractor's report or invoice must specify all fuse panels have been replaced.

For additional resources and other safety and risk management subjects, visit the AmTrust Loss Control website: <https://amtrustfinancial.com/loss-control>

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