



An Extended Guide · No. 1761

A Home Surge-Protection Checklist

Room by room, and the panel too

Tech Made Simple — Service Made Personal

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! Read this first — two kinds of protection, one safety rule

There are two kinds of surge protection in this guide, and they are not the same job. A whole-home surge protector wires into your electrical panel, where the power is always live and a mistake can be deadly — that is strictly a licensed electrician's work, almost always with a permit, and never a do-it-yourself project. (It isn't something I do myself, either; I help you understand it, choose wisely, and line up a trustworthy local pro.) The other kind — the surge-protector strips and plug-in units you use at the wall — are perfectly safe for you to set up on your own. One honest note either way: no surge protector is a lightning rod or an iron-clad guarantee, so in a violent electrical storm, unplugging a treasured device is still the surest protection of all. This guide pulls the whole set together into one practical checklist — room by room and the panel too — so you can work through your home at your own pace.

Your whole-home surge checklist, in order

If the other guides taught the ideas, this one is the to-do list. We'll walk your home room by room, in a sensible order, so you always know what to do next — and what can wait.

I'm Bill, of Bill's Home Tech in Portage County, Ohio. Over 30-plus years I've learned that folks don't need more theory — they need a clear, calm order to do things in. That's exactly what this checklist is: no rush, no overwhelm, just one sensible step after another.

You won't do it all in a weekend, and you don't have to. Start with the easy, inexpensive wins you can handle yourself, and save the panel work for an electrician down the road. Every step you check off makes your home a little safer.

★ Want a hand working through it?

I'm glad to walk your home with you and tick off this list together, setting up the plug-in parts as we go. Call or text me at (330) 200-8042 whenever you'd like company for it.

The whole plan, on one page

Here's the entire checklist in miniature — the sensible order, start to finish.

- ❑ First, protect your sensitive electronics with good plug-in surge protectors — the TV, the computer, the network gear. This is the easy, do-it-yourself part.
- ❑ Check your grounding, since a protector needs a real ground to work — an outlet tester or an electrician can confirm.
- ❑ Add a whole-home protector at the panel when you can — a licensed electrician's job — for the hardwired gear a strip can't reach.
- ❑ Put a battery backup (a UPS) on anything you can't afford to have shut off suddenly, like a desktop computer or a medical device.
- ❑ Replace any old or worn-out protectors — the indicator light is your clue.
- ❑ Build a few storm habits: know what to unplug, and glance at your lights after big storms.

✓ The order matters

Do the cheap, easy, do-it-yourself things first, then the grounding check, then the whole-home unit, then the habits. That way you're never waiting on one step to make progress on another.

The order that makes sense

Before we go room by room, here's the big-picture order — so the detailed lists that follow always fit into a plan.

1. Protect what you already own

Start with plug-in surge protectors on your sensitive electronics. It's the part you can do yourself this week, it's inexpensive, and it covers a great deal of what matters.

2. Check the ground, then go whole-home

Confirm your outlets are truly grounded (a protector needs that to work), then, when you're ready, have an electrician add a whole-home unit at the panel for the hardwired gear.

3. Add habits and keep them

Finish with the free stuff: knowing what to unplug in a severe storm, and glancing at your indicator lights now and then. Small habits, lasting value.

✓ Follow the guides as you go

Each step here has its own guide in this set — choosing a protector, grounding, whole-home protection, storm prep. This checklist is the map; those are the detailed directions.

The living room and home theater

Start where the pricey electronics live. The entertainment center is usually the biggest, easiest win in the house.

- ❑ Put the television, and the gear it feeds, on a good surge protector — not a plain power strip.
- ❑ Protect the coax or cable line too, using a protector with a coax jack; surges ride in on that line, not just the power cord.
- ❑ Consider a small battery backup (a UPS) for a streaming box or DVR so it doesn't reboot on every little blink.
- ❑ Plug the protector straight into a grounded wall outlet — never into an extension cord or another strip.
- ❑ Leave the protector where you can see its indicator light.

✓ Mind the data line

The cable line into your TV setup is a favorite path for surges. A protector with a coax pass-through guards it. Our [what-is-a-power-surge](#) guide explains why data lines matter as much as the power cord.

The home office and network

This is where a surge can cost you real work and real money, so it's worth a little extra care.

- ❑ Put a desktop computer on a battery backup (a UPS) with built-in surge protection — it guards against spikes and saves your work in an outage.
- ❑ Protect the modem and router, and the incoming internet line (coax, DSL, or ethernet) — surges love data lines.
- ❑ A laptop gets some buffer from its own battery, but still benefits from a surge protector.
- ❑ Protect the printer and any external drives on the same good protector.
- ❑ Keep everything plugged into grounded outlets, and don't daisy-chain strips.

✓ A UPS shines at the desk

For a desktop, a UPS is often the better single choice — it stops spikes and bridges outages both. Our battery-backup guide covers how to pick and size one without any jargon.

The kitchen and laundry

This is where the plan shifts. The big appliances here are mostly the whole-home unit's job, not a plug-in strip's.

The large motorized and heating appliances — the range, the dishwasher, the washer and dryer, the refrigerator — both cause small surges and can be damaged by them. Many are hardwired or on dedicated circuits, so the practical way to protect them is a whole-home unit at the panel, not a strip.

Item	How to protect it
Range, dishwasher	Whole-home unit at panel
Washer, dryer	Whole-home unit at panel
Refrigerator	Whole-home unit at panel
Countertop electronics	Good plug-in protector

! Never a light strip on a heater

Don't put a light-duty power strip on a high-wattage heating appliance — a space heater, a countertop oven. It's a fire risk. Big heating loads belong on their own proper outlet, guarded by the whole-home unit.

The bedrooms

Bedrooms are mostly small stuff — but one item here can matter a great deal, so it gets special care.

- ❑ Put phone and tablet chargers on a modest surge protector — inexpensive peace of mind for the electronics you charge overnight.
- ❑ Protect a bedroom TV or computer just as you would in the living room or office.
- ❑ For any powered medical device — a CPAP, an oxygen concentrator — use a good protector and, ideally, a battery backup.
- ❑ Keep a simple lamp or basic clock as they are; plain, old-fashioned items shrug off small surges.
- ❑ Plug everything into grounded outlets, and keep the lights visible.

★ Medical gear gets its own guide

If someone relies on a powered medical device, please see our guide on protecting medical equipment. Surge protection is one layer there — battery backup and a written plan matter just as much. I'm glad to help set it up.

The garage, the HVAC, and the rest

A few big-ticket items live outside the main rooms. They're almost all the whole-home unit's territory.

The furnace and central air are expensive, increasingly full of circuit boards, and usually hardwired — the classic case for whole-home protection. So are the water heater, the garage door opener, and hardwired smoke alarms and LED lighting. A plug-in strip can't reach any of them.

This is the part of the checklist you don't tackle yourself. It's the reason a whole-home unit is worth planning for: it quietly guards all this costly, hardwired gear at once, from the panel.

✓ An electrician can add extra protection

For a furnace or an AC unit, an electrician can sometimes add a dedicated protector right at the equipment or its disconnect, on top of the whole-home unit. Worth asking about when they're already there.

The panel — the whole-home unit

This is the keystone of the whole checklist, and the one item that is never a do-it-yourself job.

A whole-home surge protector installs at your electrical panel, where it stops big surges before they spread and guards everything wired in. Because it means working inside a live panel, it is strictly a licensed electrician's job, almost always with a permit — never a project to try yourself, and not something I do myself either.

- ❑ Ask whether your home already has a whole-home protector — many older homes don't.
- ❑ Get a quote from a licensed, insured electrician who has seen your panel.
- ❑ Make sure the unit is UL listed and has an indicator you can check.
- ❑ Confirm the electrician will pull the permit and arrange inspection.
- ❑ Ask about the connected-equipment guarantee and its conditions.

! Never open the panel yourself

The wires feeding your panel stay live even with the main breaker off, and a mistake can be deadly. Our whole-home protection guide explains it fully. My role is to help you choose it and line up a trustworthy pro.

Two kinds of homes, two sets of needs

The core checklist is the same everywhere, but a rural home on a well has a few extra boxes to tick — more exposure to lightning, and gear a town home simply doesn't have.

If you live in town or the suburbs

In town and the suburbs, your service lines are often shorter and sometimes buried, so you face somewhat less lightning exposure. Your water keeps flowing from the city main in an outage, so your list stays focused on the electronics and appliances.

- Work the room-by-room list above: plug-in protectors on sensitive gear, then a whole-home unit for the hardwired appliances.
- A UPS on the desktop and any streaming box handles the short outages closer neighbors tend to bring.
- Don't skip the whole-home unit just because you're in town — grid switching reaches everyone.
- Keep the storm habits; the power-restoration jolt is just as real on a tidy lot.

If you are out in the country on a well

Out in the country, long overhead lines cross open land for miles, giving nearby lightning many chances to jump aboard, outages run longer, and when the power quits your well pump quits with it. Your checklist grows by a few important items.

- Add the 240-volt well pump to the plan — an electrician can add a protector at its pressure or control switch, on top of the whole-home unit.
- A whole-home unit is an especially smart first step here, given the extra lightning exposure and costly hardwired gear.
- Make a backup-power plan for the well and sump pump — see our backup-power and generator guides.
- Store some drinking water, since the well won't run without power during a long outage.

★ Rural home? Let's build your list together

Country homes have a few more boxes to tick, and I'm glad to help you sort them — and coordinate the electrician for the well pump and panel. Tell me your setup. Call (330) 200-8042.

The grounding check

This step is easy to skip and easy to do — and it's the one that makes all your plug-in protectors actually work.

A surge protector does its job by shunting excess energy to ground. No real ground, no real protection. In older homes especially, an outlet may not be truly grounded — and a three-prong outlet doesn't guarantee one, since someone may have swapped it in with no ground wire behind it.

- ❑ Look at your protector's 'grounded' light, if it has one — lit means the outlet is grounded; dark means it isn't.
- ❑ Use an inexpensive outlet tester to check outlets, following the little instructions printed on it.
- ❑ Never use a 3-to-2-prong cheater adapter to force a protector into a two-prong outlet — it defeats the ground.
- ❑ If an outlet isn't grounded, have a licensed electrician add a properly grounded circuit.

✓ The grounding guide goes deeper

Our grounding guide walks through all of this in plain terms, including why a cheater adapter is such a quiet trap. If you have older two-prong outlets, it's the guide to read next.

Replace old and worn-out protectors

Protectors don't last forever, and a used-up one fools you by still powering your devices. This step catches the ones that have quietly quit.

Walk the house and look at each protector's indicator light. A 'protected' light that has gone dark — while the strip still has power — means the protection is spent, even though everything plugged in still turns on. Replace those, along with any that are visibly damaged, discolored, hot, or smell burnt.

Also replace any protector that took a known big surge or a nearby lightning strike, and any that are simply old — they wear down with age as well as use. When in doubt, replace it; a protector is the cheap part of the whole equation.

✓ Two guides pair with this

Our indicator-light guide explains what each light means, and our guide on when to replace a surge protector covers the whole question of lifespan. Together they take the guesswork out of it.

Build a few storm habits

The last part of the checklist costs nothing at all — just a couple of habits that stretch the value of everything else.

- ❑ Keep a short 'what to unplug' list by the door for storm season, so you don't have to think when the sky turns.
- ❑ In a severe storm, unplug what you'd hate to lose — data lines and all, since no plug-in unit reliably survives a direct strike.
- ❑ During a long outage, unplug sensitive gear and plug it back in a few minutes after power returns, to dodge the restoration jolt.
- ❑ Glance at your protectors' indicator lights after big storms.
- ❑ Make sure the sump pump and well have a backup-power plan.

✓ The storm-prep guide has the list

Our storm-prep and lightning-safety guides include a ready-made what-to-unplug list you can post by the door. A whole-home unit means less scrambling — but unplugging the crown jewels in a violent storm is still smartest.

Room by room, at a glance

Here's the whole house on one page, so you can see where each kind of protection belongs.

Room or area	What to protect	How
Living room	TV, cable line, gear	Plug-in + coax jack
Home office	Computer, network	UPS + protect data
Kitchen/laundry	Big appliances	Whole-home unit
Bedrooms	Chargers, medical	Plug-in + UPS
Furnace/AC/garage	Hardwired gear	Whole-home unit
The panel	The whole house	Electrician fits it

✓ **Notice the split**

The plug-in things you can do yourself; the hardwired things need the whole-home unit and an electrician. Nearly every home's plan sorts neatly into those two columns.

What you can do, and what to call a pro for

One of the most freeing things about this checklist is knowing which parts are safely yours and which belong to an electrician.

Task	You can do	Call a pro
Set up plug-in protectors	Yes	-
Add a UPS at the desk	Yes	-
Check the indicator lights	Yes	-
Test outlets with a tester	Yes	-
Whole-home unit at panel	-	Electrician
Add a grounded circuit	-	Electrician

! The panel is always the pro's

Anything inside the electrical panel, and any new wiring or grounding, is a licensed electrician's job — with a permit for panel work. The plug-in side is yours, and I'm glad to help with it.

Don't forget the data lines

This is the step most folks miss entirely — and surges love a data line as much as a power cord.

Surges travel in on the cable-TV coax, the phone line, and the internet line, not just the power. So protecting only the power cord leaves a door wide open. A good protector with the right pass-through jacks guards these lines too.

- ❑ Run the coax or cable line for your TV and modem through a protector with a coax jack.
- ❑ Protect a phone line if you still use a corded phone or a device on it.
- ❑ Guard the ethernet line to a computer or network device where practical.
- ❑ In a severe storm, unplug the data lines along with the power cords on your treasures.

✓ One protector can do both

Many good surge protectors have jacks for coax, phone, or ethernet built right in. Using them is the easy way to close the data-line gap on your TV and internet gear at once.

Put it on a schedule

A checklist you do once is good; a couple of quick checks a year keeps it honest. Tie them to things you already do.

Twice a year — say, when the clocks change — take a two-minute lap to glance at your protectors' indicator lights and make sure nothing's warm, discolored, or smelling odd. At the start of storm season, confirm your what-to-unplug list is by the door and your backups are ready.

After any severe storm or a known nearby strike, do a quick check the same way, and look at the whole-home unit's indicator too. None of it takes long, and it keeps small problems from becoming expensive surprises.

✓ Hang it on a habit you already have

The trick to remembering is to attach the check to something regular — changing the furnace filter, or the clocks changing. Then it's never a separate thing to remember.

Common mistakes to avoid

As you work the list, here are the slip-ups I most want to help you sidestep.

- **Protecting the TV but not the furnace or well pump** — the pricey hardwired gear needs the whole-home unit.
- **Forgetting the data lines** — coax, phone, and ethernet carry surges too.
- **Using a plain power strip** where you meant to use a surge protector — always check the label.
- **Never checking the lights**, so a worn-out protector sits there guarding nothing.
- **Daisy-chaining strips** or using a cheater adapter on an ungrounded outlet — both undo the protection.

! Skipping the grounding check

The quietest mistake is skipping the grounding step. A protector on an ungrounded outlet looks like it's working but can't really protect. It's a five-minute check that's worth every second.

Common Questions

The questions folks ask me most as they work through this list, answered plainly.

Q: Where should I start if I can only do one thing?

Put good plug-in surge protectors on your sensitive electronics — the TV, the computer, the network gear — plugged into grounded outlets. It's inexpensive, you can do it yourself, and it covers a lot.

Q: Do I really need to protect the cable and internet lines?

Yes — surges travel in on data lines just like the power cord. Use a protector with the right coax, phone, or ethernet jacks for your TV and internet gear, and unplug those lines too in a severe storm.

Q: How do I know if a protector needs replacing?

Check the indicator light. A 'protected' light that's gone dark while the strip still has power means the protection is used up — replace it. Also replace any that are old, damaged, or took a big surge.

Q: Which parts of this list can I do myself?

All the plug-in protectors, adding a UPS, checking the lights, and testing outlets. The whole-home unit at the panel and any new grounding or wiring are a licensed electrician's job.

★ Still have a question?

That's what I'm here for. Call or text me at (330) 200-8042 and ask away — there's no such thing as a silly question about this.

How I can help

Working through a whole-house list is far easier with a patient helper who isn't trying to sell you anything.

On a visit, I'll walk your home with you and tick off this checklist together — setting up the right plug-in protectors and any battery backups on the spot, neatly, with cords managed so nothing's a trip hazard. I'll check your indicator lights, test outlets for a good ground, and show you what everything means.

For the whole-home unit at the panel and any grounding or wiring, I don't do the electrical work myself — that's a licensed electrician's job. But I'll help you understand it, decide what's worth doing, and line up a trustworthy local pro, so the whole list gets done right.

★ Real help, close to home

A first in-home visit is a flat \$99, and for the simple things I can often help over a screen-share for \$49. Every visit comes with a 30-day, come-back-free guarantee. Call or text (330) 200-8042.

The one-page master checklist

Here's the whole thing to tear out or copy. Tick a box whenever you finish a step — in any order that suits you, though the top-down order is the sensible one.

- ☐ Plug-in surge protectors on the TV, computer, and network gear, on grounded outlets.
- ☐ Data lines protected — coax, phone, ethernet — where they matter.
- ☐ A battery backup (UPS) on the desktop and anything I can't lose suddenly.
- ☐ Grounding checked with the protector's light or an outlet tester; no cheater adapters.
- ☐ A whole-home unit planned or fitted at the panel by a licensed electrician, with a permit.
- ☐ Old and worn protectors replaced; a plan to glance at the lights twice a year.
- ☐ A what-to-unplug list by the door, and a backup-power plan for the pumps if rural.

✓ You don't have to finish today

Every checked box is real progress. Do the easy plug-in wins now, plan the electrician for later, and keep the habits going. Steady beats rushed every time.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made your home surge-protection checklist feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

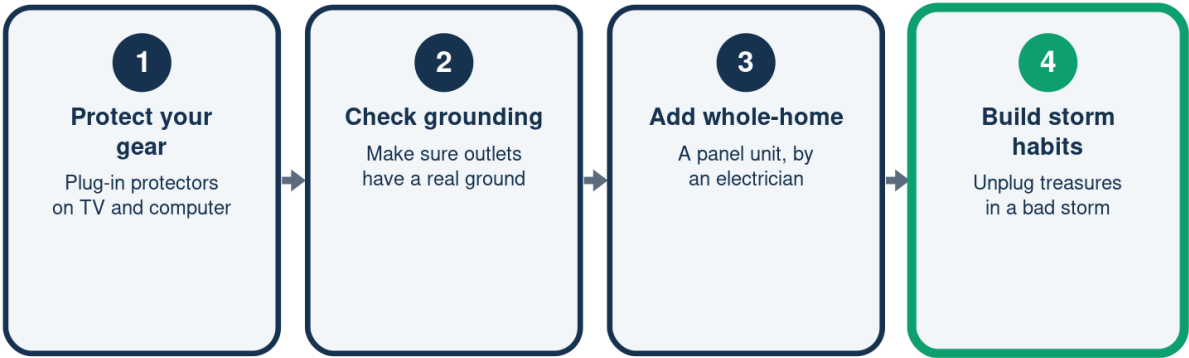
When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I don't do the licensed electrical work myself — for that I'll help you line up a trustworthy local pro.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

A Simple Plan

The sensible order to work in



Do the easy plug-in wins first; save the panel work for a pro.

Room by Room

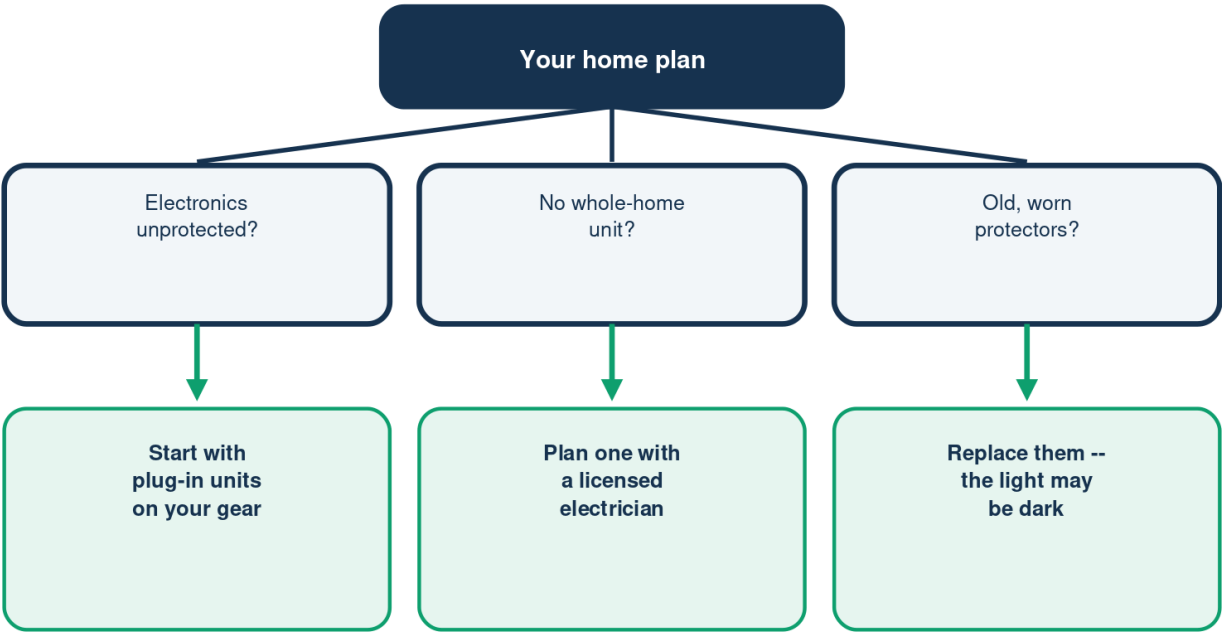
Where each kind of protection belongs

	Room	What to protect
First	Living room	TV and cable
Then	Home office	PC and network
Then	Kitchen	Whole-home
Then	Bedrooms	Chargers/medical

Plug-in on sensitive gear; whole-home for the hardwired appliances.

Where to Start

Let your home's gaps point the way



Sensible order: plug-in first, grounding, whole-home, storm habits.

Illustration - a schematic, not to scale. Your setup may differ.

You or a Pro?

Which parts of the list are yours

	You can do	Call a pro
Plug-in protectors	Yes	-
Check the lights	Yes	-
Whole-home unit	-	Electrician
Grounding fixes	-	Electrician

The plug-in side is yours; the panel and wiring are the pro's.



Need a Real Person?

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A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

— *Bill*



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