60 AMP ELECTRICAL SERVICE 3

More frequently, insurance companies are denying home insurance to homeowners with 60 amp service. Across North America, a significant number of insurance companies now consider a 60 amp, 120/240-volt service to be unsafe or a significantly greater risk than a 100 amp or higher service.

The wires coming to your meter, either overhead or underground, supply 120/240-volt electrical power to your house (unless you have knob and tube which is typically only 120-volt). Major appliances require 240-volt power. From the meter, the service is fed into a distribution (service or electrical) panel. The panel typically has two *Bakelite* fuse holders, one marked **"main,"** the other marked **"range."** The main pullout shuts all power except to the range. This permits up to 12 circuits and a special cartridge fuse to supply the electrical range. So if more amperage is drawn through the system, the main fuse or breaker will trip.

A 60 amp service is probably adequate if the distribution panel has a maximum of 16 circuits:

- **THE USUAL SMALL KITCHEN APPLIANCES**
- **ONE ELECTRICAL RANGE (UP TO THREE MAJOR APPLIANCES)**
- **GAS HOT WATER HEATER; GAS CLOTHES DRYER**

Subsequently, a 60 amp service in itself does not create an unsafe or hazardous situation. It becomes unsafe only when the homeowner places more demand on the existing service. This will depend on the size of the family as well as their lifestyle. Typically, 60 amp panels become a fire and safety concern when occupants overfuse the panel.

A 60 amp service is typical of older houses. The service supplies the home with the average number of lights and receptacles and one stove and a range. Typical household circuits are on a 15 amp rating while heavy demand receptacles such as those in the garage and exterior may be on a 20 amp rating. Large appliances such as electric stove/ranges are typically on a 40 amp rating (with a #8-3 AWG). The increased risk occurs when one or more of the following are incorporated:

- **MODIFICATIONS TO INCREASE THE NUMBER OF CIRCUITS, RECEPTACLES OR LIGHTS AND SWITCHES**
- **THE INSTALLATION OF A MAJOR ELECTRICAL APPLIANCE IN ADDITION TO THE ELECTRICAL RANGE**
- **OVERFUSING 15 AMP FUSES WITH EITHER A 20 OR 30 AMP FUSE**
- **THE ADDITIONAL DEMAND ON SUPPLY DUE TO APPLIANCES OR THE SIZE OF FAMILY**

Insurance companies work on the laws of averages. A 60 amp service coupled with knob and tube wiring may lead to an increased risk of fire if abused. New houses are supplied with a minimum of 100 amps with 100 to 200 being the norm.

You are required to upgrade your service if you consider installing one or more of the following appliances to an existing 60 amp service:

- **CENTRAL AIR CONDITIONER**
- **HEAT PUMP**
- **HEAT RECOVERY VENTILATOR/AIR EXCHANGER**
- **ELECTRICAL HOT WATER HEATER**
- **ELECTRICAL DRYER**
- **WHIRLPOOL/HOT TUB**
- **DISHWASHER/WASHER**

Note that the addition of numerous small appliances such as microwave ovens, computers, stereo equipment and the like will contribute to a significant draw on the system.

Although a 60 amp service is legal, some jurisdictions require that the service be upgraded to a least 100 amps, especially if the meter is located indoors as with older installations.

For further information contact your local public utilities office or a licensed electrician.

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60 AMP ELECTRICAL SERVICE

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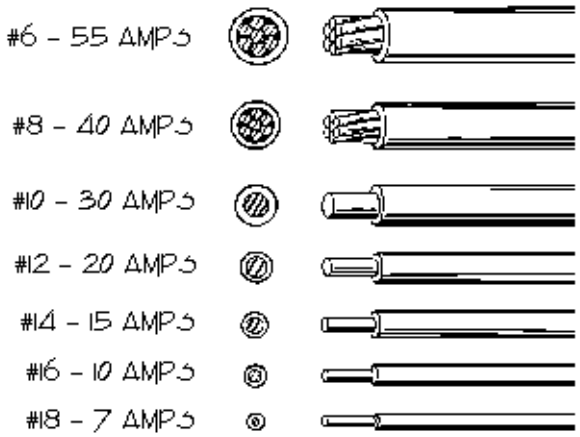
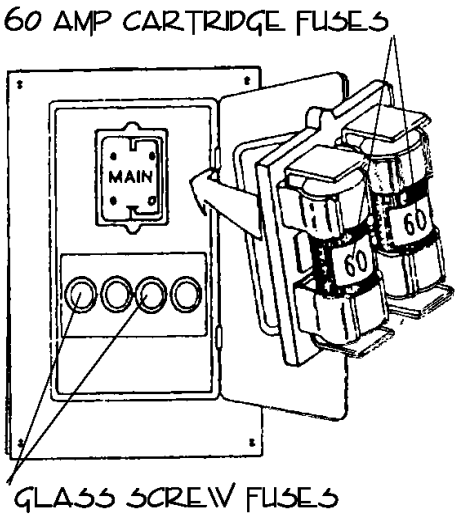
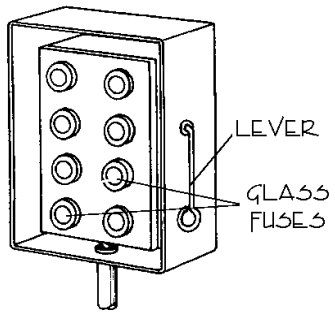


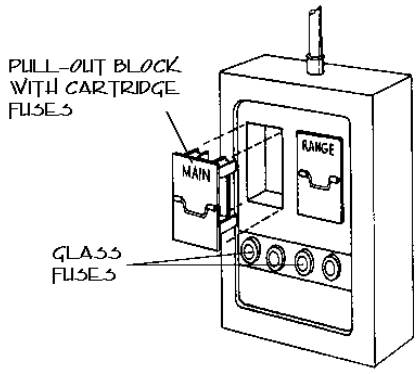
Typical residential copper wire sizes



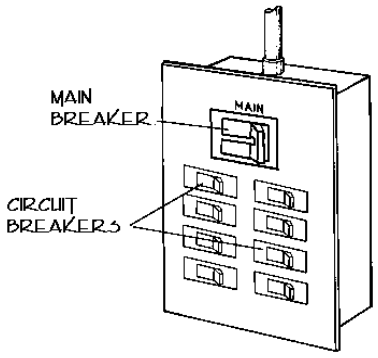
Typical 60 amp fuse panel



LEVER

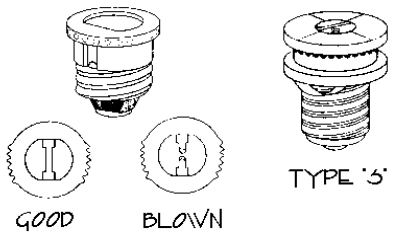


PULL-OUT FUSE BLOCK

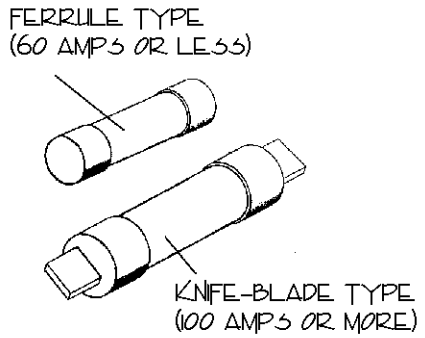


SINGLE MAIN BREAKER

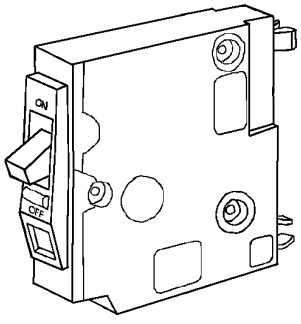
Types of main disconnects



GLASS / SCREW



CARTRIDGE



SINGLE POLE CIRCUIT BREAKER

Types of fuses and breakers