

K-State Research and Extension Southwind District
Family Consumer Science News Column
Joy Miller
620-223-3720 or joymiller@ksu.edu
Release: May 6, 2022

Are You and Your Food Prepared for a Power Outage?

Power outages can be inconvenient or devastating. A prolonged outage can leave you with a refrigerator and freezer full of spoiled food. Many assume power outages are covered by their homeowners insurance, but vary between insurer carriers and policies.

Read your policy carefully, check if food spoilage is specifically excluded within your list of exclusions. If it is included, what situations does it apply to? Policies may only cover if the outage originated on your property. Does it cover loss of power off-premises, such as a wind storm, or due to fault of the power company? They may not cover if the loss is your fault, such as accidentally unplugging the unit for a home remodel.

If there is coverage, what is the coverage amount? A policy may be limited to \$250 or \$500 per occurrence. Also, is it applied to the deductible or not? Utility companies may reimburse a policy holder the deductible if a claim is filed.

It is also important to know what kind of documentation is required to make a claim. Document your loss before throwing food away by making a list and taking photos of the spoiled food, estimate the cost, and gather receipts for pricey items such as meat.

If you experience a temporary power outage, keep your family and food safe from foodborne illness. Monitor temperatures by keeping an appliance thermometer in both the refrigerator and freezer. Make sure the refrigerator temperature is at 40 F or below and the freezer is at 0 F or below.

Your refrigerator will keep food safe for up to 4 hours during a power outage if the door stays closed. Food will stay safe for up to 48 hours in a full freezer and 24 hours in a half-full freezer. Discard perishable food after these time frames.

When in doubt, throw it out! Even if the loss of food creates a financial hardship, it pales in comparison to the risks of consuming unsafe, contaminated food. Some foodborne illnesses can result in a costly hospital stay, if not death.

If you have questions about the safety of your food, please call the USDA Meat and Poultry Hotline at 1-888-MPHotline (1-888-674-6854) or chat live with a food safety specialist at [AskKaren.gov](https://www.askskarengov.com).

For more information or questions, contact Joy Miller at 620-223-3720 or e-mail joymiller@ksu.edu.