

Southern California Homeowners Face Insurance Cancellations Due to Outdated Electrical Panels

United Electric Responds with Large-Scale Panel Replacement Projects

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/EINPresswire.com/ -- Homeowners and property managers across Southern California are facing an unexpected crisis as insurance companies increasingly demand the replacement of outdated electrical panels, threatening policy cancellations if upgrades are not completed. United Electric, a trusted provider of electrical services, has stepped in to help communities comply with these requirements, completing major panel replacement projects at multiple residential complexes.



Replacing a multiple meter panel

Recently, United Electric completed the replacement of over 75 outdated [Federal Pacific](#) Electric (FPE) panels at Villa Del Mar in Carpinteria after the Homeowners Association (HOA) was given a letter of non renewal from their insurance provider unless they replaced their panels. The company has since upgraded nearly 100 panels at Surfside III Condominiums in Port Hueneme, where Zinsco panels were deemed hazardous. Now, United Electric has been contracted for another large-scale project at Harbor Walk in Oxnard, replacing over 90 Zinsco panels to ensure compliance with modern safety standards and insurance requirements.

The Growing Electrical Panel Crisis

As insurance companies tighten their policies, homeowners and property managers are left scrambling to replace aging electrical panels that have been identified as fire hazards. The most commonly flagged brands include:

Federal Pacific Stab-Lok (FPE): Known for a high failure rate in tripping during overloads, increasing the risk of electrical fires.

[Zinsco/Sylvania](#): Breakers can fuse to the bus bar, preventing them from shutting off during a fault, leading to dangerous overheating and potential fires.

[Pushmatic Bulldog](#): An obsolete design that lacks modern trip mechanisms, with a tendency for its internal components to seize up over time, rendering the breaker ineffective.

Despite many of these panels functioning for decades without visible issues, experts warn that they pose serious risks. "Homeowners often say, 'It's been there for 30 years with no problems,' but the failure rate of these panels is dangerously high. They cannot be relied upon to prevent electrical fires," said Jonathan Jones, CEO of United Electric.

United Electric Leading the Way in Electrical Safety

With extensive experience in electrical panel replacements, United Electric is providing solutions for homeowners, HOAs, and property managers facing these insurance-driven mandates. Their expert team ensures a seamless replacement process, upgrading electrical systems to modern, code-compliant panels that protect properties and meet insurance requirements.

"Many homeowners don't realize the urgency of replacing these panels until their insurance company issues a warning—or worse, drops their coverage entirely," said Jones. "Our goal is to help clients navigate this process efficiently, ensuring their homes and investments remain safe and insured."

What Homeowners Can Do Now

United Electric recommends that homeowners and property managers proactively check their electrical panels and consult with a licensed electrician to determine if they need replacement. The company offers comprehensive inspections and professional installation of modern electrical panels to eliminate safety hazards and satisfy insurance requirements.

For more information or to schedule a consultation, contact:



New replacement electrical panel with meters



Exterior Multiple Meter Panel

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About United Electric

United Electric has been a trusted electrical service provider in Southern California for over a decade, specializing in residential and commercial electrical work, panel upgrades, and code compliance. With a commitment to safety, quality, and customer service, United Electric ensures homes and businesses remain powered safely and efficiently.

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