

#### **Electrical**

# Zinsco Panel: 7 Key Things You Should Know

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Zinsco panels are known for being unsafe, as they are prone to overheating and arcing. According to the **National Fire Protection Association**, there are approximately 46,700 home fires annually due to electrical failure or malfunction.

Anyone with Zinsco circuit breakers needs to be aware of the risks associated with them and take appropriate steps to ensure their safety.

Zinsco panels are unsafe, and we urge homeowners to consider a replacement. Zinsco breakers are known to not trip in the presence of overcurrent or short circuits. Due to the type of aluminum used, Zinsco breakers can melt and fuse to the bus bar, prohibiting the breakers from tripping and can cause house fires.



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#### 1. What is a Zinsco Electrical Panel?

The unsafe <u>electrical panels</u> sold by Zinsco were prevalent between the 1960s and 1970s. They were installed in millions of homes and commercial properties in North America.

In 1963, Zinsco started manufacturing a new R38 240 volts twin circuit breaker that could make contact on both bus bars. As a result, this made their breakers extremely popular.

In 1973, Zinsco was sold to GTE Sylvania. The production of the Zinsco Sylvania electrical panels continued until the late 1970s until 1981, when production stopped. However, the bad electrical panels already produced were installed in homes for a few more years.

**Today Zinsco electrical panels are deemed outdated and a significant electrical hazard.** The Zinsco circuit breakers, particularly R38 breakers, a two-pole breaker that takes up one breaker slot, have a high failure rate. Their breakers can overheat

and fail to trip at 135% circuit overload or higher due to aluminum alloy bus bars and loose breaker connections.

#### 2. Are Zinsco Electric Panels Recalled?

There is no **Zinsco electrical panel recall**, despite overwhelming evidence of failures. **Zinsco is considered unsafe and a serious fire hazard without being officially recognized by the Consumer Products Safety Commission (CPSC).** 

The Consumer Products Safety Commission (CSPC) has not issued a recall on many faulty brands due to budget issues and the significant investment required to implement such recalls, and their claim of a lack of supporting evidence.

The Zinsco electrical panel problems are well-documented, with extensive <u>field</u> <u>reports</u> concerning the failure of Zinsco and Zinsco-Sylvania panels. Therefore, we urge homeowners to consider replacing Zinsco panels.

#### 3. How to Identify a Zinsco Breaker Panel?

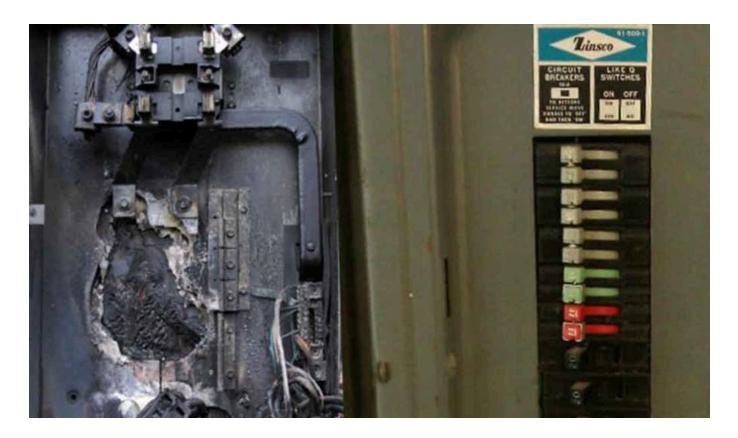
Since Zinsco Sylvania panels are no longer manufactured, you will not find them in newer buildings. However, they can still be found in older homes and properties built before 1990.

- There will usually be a label with the Zinsco logo on the panel.
- Zinsco breakers were frequently labeled with the name Zinsco Magnetrip breakers.
- Other labels indicating you have a Zinsco or Zinsco rebranded product include Sylvania, Sylvania-Zinsco, and GTE Sylvania-Zinsco panel.

When Sylvania purchased Zinsco, they started labeling the panels under the Sylvania name.

However, these don't seem any different from the original Zinsco panels. They may be the same design with a different sticker on top.

So they should be treated as the same electrical panel with the same weaknesses.



## 4. Will a Zinsco Electrical Panel Pass Inspection?

Home inspectors often call out the dangers of a Zinsco style panel during a home inspection. Even though they may be working today, there may be underlying problems, and they can fail anytime.

Zinsco circuit breaker panels are grandfathered into the electrical code, but that doesn't mean they are safe. They were legal during the installation and are still legal according to the standard in place at the time of installation.

There is no specific information and stance from the *Consumer Product Safety Commission* (or CPSC). And there have never been any recalls initiated on the Zinsco products.

So from a legal standpoint, they are considered okay.

However, no inspector should ignore the numerous cases of Zinsco's breakers going bad. And if we combine that with the fact that they are old and outdated, this makes

matters even worse. Even the "newer" Sylvania Zinsco panels will be at least 40 years old.

# 5. Cost to Replace a Zinsco-Sylvania Electrical Panel?

The average cost of replacing a Zinsco service panel is \$1,600 to \$4,000. Depending on the panel's amperage (150A or 200A panels will cost more), additional electrical upgrades may also be necessary.

You can use our <u>electrical panel cost calculator</u> to estimate the cost of installing a modern electrical load center.

Some other factors that will affect the price for replacing a Zinsco panel are:

- Your area and municipality
- The total amount of labor costs
- Moving the panel to meet electrical codes
- Rewiring to repair faulty wiring
- The size of the electrical panel
- Upgrades to the meter base

Depending on these and other factors, even newer wiring might need to be installed.

#### 6. Are Zinsco Panels Uninsurable?

Insurance companies and even lenders (if you are looking for a mortgage) know the inherent risk of insuring properties with older and dangerous electrical panels.

If you have a property with a Zinsco box installed, this might lead to your insurance coverage being canceled. Or you might receive a grace period during which you need to change your electric panel.

Insurance companies have become increasingly cautious when signing insurance for older properties with FPE or Zinsco installed. They have been receiving more claims related to such homes, so they are listed as a possible liability.

Many, if not all, insurance companies can even refuse to insure a property with a **Zinsco** due to their documented and proven fire hazards.

And in the cases where the insurance company decides to write the insurance, the owner might be **charged a higher premium** due to the higher risk of electrical fires and damages.

## 7. Zinsco Replacement Breakers Are Also Unsafe

Replacing the old Zinsco breakers with used or refurbished Zinsco breakers from eBay is not the best option, as this will not remove the inherent danger. These are just as prone to safety issues and frequent malfunctions. They can still overheat and fail to trip after a small overload. It is best to avoid buying used Zinsco breakers.

So, what breakers are compatible with Zinsco? Connecticut Electric offers Zinsco breaker replacements. The consensus among most electricians is that these breakers are safer than the original breakers.

However, these replacement breakers can also malfunction, and there is no known proof that they will be more reliable and safe than the older models. There are inherent problems in the bus bars of the panel and the materials used for their manufacturing. Even if you replace the circuit breakers, the risk from the panel itself will still be present.

An <u>electrical panel upgrade</u> is the best option and can often be done in one or two days.

## Zinsco Electric Panel FAQs

Is replacing a Zinsco breaker panel worth it?

Replacing a Zinsco breaker panel is often worth it, as the older panels can be unreliable and may not meet current safety codes. Replacing the panel can help improve the electrical system's overall performance and ensure it functions correctly. Is my Zinsco panel safe?

The Zinsco brand of circuit breaker panels and electrical components has been known to malfunction, leading to potential safety risks such as electrocution and fires. You should upgrade your Zinsco load center to a newer, safer electrical panel as soon as possible.



### **Hubert Miles | Licensed Home Inspector, CMI, CPI**

Hubert Miles is a licensed home inspector (RBI# 2556) with more than two decades of experience in inspection and construction. Since 2008, he has been serving South Carolina through his company, Patriot Home Inspections LLC. As a Certified Master Inspector, Hubert is dedicated to providing his expertise in home inspections, repairs, maintenance, and DIY projects.

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