The typical fuse consists of an element which is surrounded by a filler and enclosed by the fuse body. The element is welded or soldered to the fuse contacts (blades or ferrules).

The element is a calibrated conductor. Its configuration, its mass, and the materials employed are selected to achieve the desired electrical and thermal characteristics. The element provides the current path through the fuse. It generates heat at a rate that is dependent upon its resistance and the load current.

The heat generated by the element is absorbed by the filler and passed through the fuse body to the surrounding air. A filler such as quartz sand provides effective heat transfer and allows for the small element cross-section typical in modern fuses. The effective heat transfer allows the fuse to carry harmless overloads. The small element cross section melts quickly under short circuit conditions. The filler also aids fuse performance by absorbing arc energy when the fuse clears an overload or short circuit.

When a sustained overload occurs, the element will generate heat at a faster rate than the heat can be passed to the filler. If the overload persists, the element will reach its melting point and open. Increasing the applied current will heat the element faster and cause the fuse to open sooner. Thus fuses have an inverse time current characteristic, i.e. the greater the overcurrent the less time required for the fuse to open the circuit.

This characteristic is desirable because it parallels the characteristics of conductors, motors, transformers and other electrical apparatus. These components can carry low level overloads for relatively long times without damage. However, under high current conditions damage can occur quickly. Because of its inverse time current characteristic, a properly applied fuse can provide effective protection over a broad current range, from low level overloads to high level short circuits.