

CONSUMER FACT PAK

TORNADO SAFETY TIPS

- ➔ Tornado Facts
- ➔ Tornado Terminology
- ➔ Before, During and After a Tornado
- ➔ Lightning Safety Tips
- ➔ Tips for Rebuilding or Repairs

➔ WHAT IS A TORNADO?

A tornado is a violently rotating column of air extending from the base of a thunderstorm down to the ground. Because wind is invisible, it's hard to see a tornado unless it forms a condensation funnel made up of water droplets, dust, and debris. Tornadoes are the most violent of all atmospheric storms.

Tornadoes can occur at any time with little to no warning, but there are ways to prepare and protect yourself, your family, and your home.

➔ TORNADO FACTS

- In Ohio, there were 39 confirmed tornadoes in 2017.
- Ohio's peak tornado season is generally April through July, but tornadoes can and have occurred in every month of the year.
- Tornadoes come from thunderstorms and are usually preceded by heavy rains, lightning, or hail.

TORNADO TERMINOLOGY

The National Weather Service (NWS) issues watches, warnings, and advisories based on local weather conditions. Review the definition for each so you're not caught off-guard if severe weather strikes.

Watch: The potential exists for a dangerous weather event. Be prepared to seek safe shelter.

Warning: A dangerous weather event is imminent. Action must be taken to protect life and property. Seek safe shelter immediately.

Advisory: Less severe than a warning, but a hazardous weather event is still imminent.

➔ BEFORE A TORNADO

CHECK YOUR COVERAGE

HOME

Damage from tornadoes, high wind, and hail are covered under homeowners insurance. Coverage extends to both the structure and its contents up to the limits of the policy.

Most insurance companies can add an "inflation guard protection" endorsement to the homeowners policy which automatically increases the amount of insurance coverage annually to keep pace with homes' rising replacement costs.

AUTO

If a tornado, high winds, or hail damage your vehicle, protection is provided under the "comprehensive" portion of your auto insurance policy. This is optional coverage that protects insured vehicles in situations other than a collision.

KNOW WHAT YOU OWN

Maintaining a detailed list of the items you own helps you remember all of your possessions in the event of a disaster, and can help get your insurance claim settled faster. For each item, include:

- Description
- Serial number
- Purchase date
- Estimated value

Track your home inventory by writing it in a notebook, taking pictures and adding labels, video recording, or using a home inventory mobile app. Safely store a copy of your inventory online or in a bank safe deposit box.

PREPLANNING TIPS

- Locate the safest area in your home in case a tornado threatens. Practice getting to that area with your family.
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- Become familiar with the locations of the on/off switches for water, gas, and electricity.
- Turn on your radio or TV when skies look threatening. NWS tracks weather systems and can usually provide advance warning of severe weather conditions. Many communities also have siren and tornado warning systems.
 - Consider getting a NOAA weather radio, which activates when severe weather threatens. When a severe weather watch or warning is issued, the radio alarm activates for immediate notification.
- Download a weather app for real-time weather forecasts and warnings.
- Move vehicles under cover. This can help prevent damage from high winds, flying debris, and hail.

➔ DURING A TORNADO

At your house: Go to your basement, safe room, or an interior room away from windows.

At your workplace or school: Follow your tornado drill and proceed to your tornado shelter location quickly and calmly. Stay away from windows and do not go to large open rooms such as cafeterias, gymnasiums, or auditoriums.

Outside: Seek shelter inside a sturdy building immediately. Sheds and storage facilities are not safe.

In a vehicle: Being in a vehicle during a tornado is not safe. The best course of action is to drive to the closest shelter. If you are unable to make it to a safe shelter, either get down in your vehicle and cover your head, or abandon your vehicle and seek shelter in a low lying area such as a ditch or ravine.

The safest place to seek shelter during a tornado is an underground shelter, basement, or safe room. If not available, the best alternative is a small, windowless interior room (like a bathroom) or hallway closet on the lowest level of a sturdy building. Bring a flashlight and cellphone if possible.

AFTER A TORNADO

- After the storm has passed, inspect property and vehicles for damage. Check for structural damage before going inside a property. Check for electrical problems and gas leaks, contacting appropriate utility providers or the fire department as soon as possible.
- Notify relatives of your safety to assist local authorities.
- Contact your insurance agent or company if damage occurred. Meanwhile, protect your property from further damage or theft. Keep receipts related to securing the property, since many are reimbursable under your policy.
- Inventory the damage and take pictures/video to help speed the insurance settlement process. Homeowners insurance policies normally provide coverage for additional living expenses if you're unable to remain in the home due to covered losses. The policy also provides coverage for debris removal under certain conditions up to a stated amount.

LIGHTNING SAFETY TIPS

Severe lightning often accompanies tornadoes and thunderstorms, and lightning kills an average of 47 people in the United States each year. To help you stay safe, it's important to be prepared when lightning threatens.

- No place outside is safe when thunderstorms are in the area.
- If you hear thunder, lightning is close enough to strike you. Immediately move to safe shelter.
- Stay in safe shelter at least 30 minutes after you hear the last sound of thunder.

INDOORS

- Stay off computers and other electrical equipment that put you in direct contact with electricity.
- Avoid plumbing, including sinks, baths, and faucets.
- Stay away from windows and doors, and stay off porches.
- Do not lie on concrete floors, and do not lean against concrete walls.

OUTDOORS

If you are caught outside with no safe shelter, the following actions may reduce your risk:

- Immediately get off elevated areas such as hills.
- Never lie flat on the ground.
- Never shelter under an isolated tree.
- Never use a cliff or rocky overhang for shelter.
- Immediately get out of and away from any bodies of water.
- Stay away from objects that conduct electricity (barbed wire fences, power lines, windmills, etc.).

TIPS FOR REBUILDING OR REPAIRS

- If you feel the settlement offered by the insurer is not fair or complete, contact the company with information to support your claim.
- Avoid shoddy workmanship by only using licensed contractors. Be sure they secure the proper building permits. Beware of contractors requiring a large payment up front or whose bids are unusually low. Contact a local Better Business Bureau to review contractors.
- If the home was destroyed beyond repair and you decide to rebuild on another lot or purchase another home instead of rebuilding, check your insurance policy and discuss this with your carrier. There may be limitations on what your insurer will pay if you don't rebuild on the same property.

- Your insurance policy provides coverage to repair or replace the property you had prior to the tornado. It doesn't cover upgrades or expensive improvements like a slate roof if yours was standard fiberglass.
- If your home is not up to local building codes, you may be required to rebuild the damaged sections to current codes. In some cases this may mean design or material changes that may cost more. Generally, a standard homeowners insurance policy doesn't cover such expenses. However, you may want to consider a policy endorsement that covers the cost of code upgrades during the repair process.
- Contact your claims adjuster again if you have additional information or damage that was previously undetected.

WEATHER SAFETY ACTIVITY MATERIALS

Visit ohioinsurance.org for printable coloring sheets, puzzles, and a teacher's guide for classroom instruction.

ADDITIONAL RESOURCES

Ohio Committee for Severe Weather Awareness: weathersafety.ohio.gov

National Weather Service - Severe Thunderstorm Safety: weather.gov/safety/thunderstorm

We offer free consumer brochures focused on a variety of homeowners and auto insurance topics, consumer safety tips, and insurance laws. To view additional brochures, or to request copies, visit ohioinsurance.org.



Representing Ohio's property/casualty insurance industry

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