



## TORNADO LOSS PREVENTION TIPS

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### BEFORE A TORNADO

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For insurance purposes, tornadoes are considered "windstorms" and are covered under homeowner's insurance policies. Homeowner's policies cover the building and its contents for damage from tornadoes, hail and other windstorms. If a tornado damages your car, protection is provided under the "other than collision" (comprehensive) portion of your auto insurance policy.

**Complete an itemized inventory** of your household furnishings and belongings. It will help speed the claims settlement process. Also, photograph or videotape your rooms. This will prove invaluable in the event of a loss. Keep these valuable records, along with receipts, off-premises, preferably in a bank safe deposit box. The Insurance Information Institute offers a home inventory software program that makes conducting a home inventory less time-consuming and easier to complete. Download the free software at [www.knowyourstuff.org](http://www.knowyourstuff.org).

**Pick a safe place in your home** where the family should gather during a tornado. The safest place to be is underground, such as a cellar or basement and away from all windows. If you do not have a basement, consider an interior hallway or a room without windows on the lowest floor.

**Learn about your community's warning system.** Different communities have different ways of providing warnings. Many communities have sirens intended for outdoor warning purposes. Use a NOAA Weather Radio with tone alert to keep you aware of watches and warnings.

**Move vehicles under cover** if severe weather threatens. This can help to prevent damage from high winds, flying debris and hail.

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### PROTECTING YOUR PROPERTY

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**Take inventory of your home, inside and out, using video or still photography.** Pan the camera around rooms and yards to capture all items. Inside, obtain close-ups of expensive items such as jewelry, china and furs. Narrate the video by noting purchase costs and dates. Include model and serial numbers for appliances and electronic devices.

**Keep trees and shrubs trimmed.** Make trees more wind resistant by removing diseased or damaged limbs, then strategically remove branches so that wind can blow through. Strong winds frequently break weak limbs and hurl them at great speed, causing damage or injury when they hit.

**Remove any debris or loose items from your yard.** Branches and firewood may become missiles in strong winds.

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### AFTER A TORNADO

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**Inspect property and vehicles for damage.** Immediately check property for electrical problems and gas leaks; contact appropriate utilities. Photograph any damage and inventory losses.

**Contact your insurance company** as soon as possible, if extensive damage occurred. Meanwhile, protect your property from further damage or theft.

