

DISASTER PREP GUIDE

TORNADOES & SEVERE STORMS



Most tornadoes occur in the **Midwest AND South**, but they've been **DOCUMENTED IN EVERY STATE.**¹

More than
1,200
tornadoes occur annually in the U.S.²

Twisters are most common between **3 p.m. AND 9 p.m.** but can occur **ANYTIME AND IN ANY SEASON.**³

BEFORE

- **Plot a plan and practice.** For places you frequent — such as home, work or school — know where to go in the event of a tornado. The safest place is the interior part of a basement, away from windows or glass doors.
- **Be prepared.** Create an emergency kit including bottled water, first aid supplies, flashlights, a battery-powered radio, non-perishable food items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies and a small amount of cash or traveler's checks.
- **Store info safely.** Make regular updates to your homeowners or renters insurance policy and home inventory. Store both in a secure place, such as a waterproof safe, a safe deposit box or online. Keep contact information for your insurance agent and insurance company on hand.

DURING

- **Tune in.** Check local radio, TV or online for weather updates. A 'Tornado Watch' means tornadoes are possible; continue to stay abreast of the latest weather reports. A 'Tornado Warning' means a tornado has been spotted; take shelter immediately.
- **Take shelter.** Don't stay in your car or mobile home. Find a sturdy building and head to the basement or an inside room.
- **Protect yourself.** Cover your head and neck with your arms. Most injuries and fatalities are caused by falling or flying debris.

AFTER

- **Be cautious.** Don't enter damaged buildings until local authorities give the all-clear. Use local alerts, radios and other sources — such as apps from the [Federal Emergency Management Agency](#) or the [American Red Cross](#) — for timely information.
- **Stay informed.** Call your insurance agent or insurer's claims hotline as soon as it is safe. Your policy might require that you make the notification within a certain time frame.
- **Photograph property damage.** Home repair fraud is common after a major weather event. Be wary of aggressive contractors or demands for up-front repair payment. If you have concerns, contact your state insurance department.



For tips to protect your home before a tornado hits, visit InsureUonline.org.

1- <http://www.ustornadoes.com/2016/04/06/annual-and-monthly-tornado-averages-across-the-united-states/>
2 - <http://www.nssl.noaa.gov/education/svrwx101/tornadoes/>
3- <http://www.nssl.noaa.gov/education/svrwx101/tornadoes/>