

Tips for Before, During, and After a Tornado

Tornadoes in the United States are most common in the spring and summer months. While tornadoes occur nationwide each year with the exception of Alaska, the bulk of activity is in Texas, the Midwest/Central Plains, and the Southeast.

Tornadoes are usually sparked by convective storms and range in intensity from EFO (weak) to EF5 (catastrophic). While tornado damage is typically very isolated, it is smart to be prepared, especially if you live in regions that see a lot of thunderstorms and/or tropical storms. Here are some helpful tips on preparation.

BEFORE A TORNADO

- In high-risk areas, construct a safe room that can withstand high winds. Make sure it is built to resist lifting and overturning by properly anchoring it to the ground.
- If you don't have a tornado-proof safe room, identify a space in your home where your family and pets can take cover. A basement room is best, but a heavily framed central space on the main floor (e.g., a closet or bathroom) can be used in a pinch.
- Secure heavy furniture such as shelving to wall studs to decrease the risk of its falling and injuring someone.
- Store a first-aid kit and a battery or crank radio in your safe room or space. Include essential medications in waterproof bags and a whistle in case you become trapped and need help.
- Become familiar with your evacuation zone, evacuation route, and local shelters.
- Review all insurance policies and keep important contact information with you.

- Keep money and all important valuables and documents in a locked, waterproof strong box and create digital copies.
- Make a plan with your family or friends on how to communicate emergency information if caught apart and how to respond if a tornado hits.

Enhanced Fujita Scale

EFU	Unknown	No surveyable damage
EFO	65-85 mph	Light damage
EF1	86-110 mph	Moderate damage
EF2	111-135 mph	Considerable damage
EF3	136-165 mph	Severe damage
EF4	166-200 mph	Devastating damage
EF5	Over 200 mph	Incredible damage

SOURCE: NATIONAL WEATHER SERVICE

DURING A BAD STORM

- Watch for dark skies, large hail, large lowlying clouds, and loud roars.
- Listen to the radio for emergency information.
- If a tornado watch is declared in your area, inform your family or friends and begin to think about your tornado response plan.

DURING A TORNADO

- Staying safe is your first priority.
- If a tornado watch becomes a warning, seek shelter in a building on the lowest floor in the most central room or in a safe room.
- Get as close to the ground as possible and cover your head.
- If possible, get under sturdy furniture to protect your body from falling or flying debris.

AFTER A TORNADO

- Do not leave your shelter until you have confirmation from official weather sources that the tornado has passed.
- Listen to authorities for information and special safety instructions.
- If you are trapped, stay in place and use a whistle to alert rescuers to your position. Another option is to bang on anything around you to make noise to signal you are trapped. Yell only as a last resort, as it may increase your inhalation of unsafe airborne particles.
- Document all property damage with photographs or video prior to cleanup or repair.
- Report the claim to your insurer as soon as possible. Request a field adjuster to inspect your property as part of your claim when reporting your claim to your insurance carrier.
- Keep receipts from purchases or services used because of the loss. Your claims representative may request these for reimbursement purposes.

CLAIMS CONTACT INFORMATION



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