

# Tornado Safety Guide

The United States is home to the highest number of tornadoes on the planet—around 1,200 each year. With winds that can swirl as fast as 300 mph, which is faster than the even worst hurricane, they are a particularly violent weather phenomenon and always underestimated. Some can be watched forming in the distance, others appear out of nowhere, but the resulting damage is easy to see. The wreckage from one tornado—uprooted trees, overturned cars, razed homes and buildings—can be as wide as a mile and as long as 50. Each year in the U.S., they cause an average of 70 deaths and 1,500 injuries, according to the NOAA.

Although many of these storms occur in the central plains, the midwest, south, southeast and even the northeast have increasingly become targets too. In fact, twisters have swept through every state in the country. Those who live in Tornado Alley are by no means the only ones who need to consider precautions to keep loved ones safe and property secure.

## Preparing for a Tornado

Though tornadoes usually occur in the late afternoon and early evening, they do strike at any time—and often come quickly with scarce warning. That makes taking the below steps beforehand so important:

- *Establish your information streams.*  
There are a couple of ways to receive early notice of severe weather. You can sign up for text alerts from the emergency warning system in your area, or you can monitor developing situations on [NOAA Weather Radio](#) or the local news. Whichever way you choose, it's important to understand the distinction between tornado watch and tornado warning. The former indicates the possibility of a tornado, and with it the need to stay vigilant. The watch is intended to give you time to review your safety rules and prepare accordingly. The latter suggests one is imminent or already touching down. When this is the case, you need to go to a safe place right away.
- *Identify a safe place.*  
Some people build hardened structures, or safe rooms, to [FEMA specifications](#), which offer near-absolute protection from extreme wind events. Underground shelters and basements will do too. If none of these spaces are available to you, a small, windowless interior room or hallway on the lowest level of a sturdy building is your best option.

- *Make a plan with, and for, your loved ones.*  
To reduce fear and confusion during a tornado, discuss a safety plan in advance with everyone who lives in your house, including the children. Educate family members on warning signs and make sure they all know where to go, either the safe space inside your home, or a meeting spot outside it in the event that you are separated. Create a plan for keeping pets safe too. Check to make sure your place of business has plans like these as well.
- *Gather emergency supplies.*  
The emergency kit should include water, non-perishable foods, flashlights, battery-powered or hand-crank radio, prescribed medications and other first-aid essentials, copies of important personal papers, cell phone charger, list of emergency contacts and cash. If you own pets, pack an extra collar, a leash, food and bowl. Once assembled, these kits should be kept in or near your shelter or where they can be grabbed quickly in case you have to leave in a hurry.

## Weathering a Tornado

The key to survival is quick and decisive action as soon as you hear word of an impending storm. As mentioned above, that action should include finding your way to a protected space as flying debris is the most pressing threat. As the storm nears:

- *Stay informed.*  
Listen to your local radio or TV station or to [NOAA Weather Radio](#), for updates on the path of the storm.
- *Head to safety.*  
If you are in your home or office, go to your pre-ordained shelter. As you move around, cover your head and neck with your arms and wrap yourself in blankets for added protection.
- *If you are away from your shelter, don't panic and stay smart.*  
You are not going to outrun a tornado on foot or in a vehicle. Your first move is to take shelter in any building that seems substantial. If that is not possible, find a vehicle—yours or another's—where you can ride the tornado out. If you are driving, pull over and stay away from bridges and overpasses. Keep the engine running and your seatbelt buckled. If debris is flying around you, slide down so your head is below window level and cover your head and neck with your arms, and a coat if you have one.

## In the Aftermath of a Tornado

The average tornado is on the ground for only five minutes, but that is more than enough time for it to cause lasting destruction. After a tornado has touched down in or around your neighborhood, be sure to stay focused as you begin to move around again. That includes:

- *Checking for injuries.*  
Don't wait to seek medical attention if it is needed.
- *Listening to the authorities.*  
Keep tuned in to the news or [NOAA Weather Radio](#). Calls to evacuate may continue even after the tornado is gone.

- *Keeping an eye out for additional dangers.*  
For example, steer clear of fallen power lines and unstable structures.
- *If there is damage to your property, call your insurance professional immediately.*  
When you are contending with the impact of such a traumatic event, your focus needs to be on the immediate safety and long-term well-being of you and your family—not on insurance matters. So instead of dealing directly with your carrier, your time will be better spent if you call your Account Executive or our 24/7 claims line (800) 221-5830 and let us manage the claims process for you.

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In any natural disaster, the most important thing to do is follow emergency guidelines and orders. Only after you and your family are out of harm's way should you call your account executive or our 24/7 claims line at **(800) 221-5830** to inform us of your circumstances. We guarantee a quick response and step-by-step guidance throughout the claims process.