

# Tornado Preparedness



# BE PREPARED



**S**ome states — Texas, Oklahoma and Missouri — are prone to tornadoes. In those regions, it's not a question of if a tornado will come but when.

Start thinking about keeping yourself and your family safe long before a tornado lands.

The following tips can help you create a tornado safety plan.

During any storm, listen to local news or a NOAA Weather Radio.

Know your community's warning system. Communities have different ways of warning residents about tornadoes, with many having sirens intended for outdoor warning purposes.

- Pick a safe room in your

home where household members and pets can gather during a tornado.

This should be a basement, storm cellar or an interior room on the lowest floor with no windows. Ideally, the room or area should be built with reinforced concrete and have a reinforced ceiling.

- Practice periodic tornado drills so that everyone knows what to do if a tornado is approaching.
- Consider having your safe

room reinforced. Plans for reinforcing an interior room to provide better protection can be found on the FEMA web site.

- Prepare for high winds by removing diseased and damaged limbs from trees.
- Move or secure lawn furniture, trash cans, hanging plants or anything else that could be picked up by the wind and become a projectile.
- When selecting a shelter, ensure it has no windows. If possible, avoid structures with flat,

wide-span roofs and try to stay in the center of the room. Ensure the shelter location is stocked with adequate emergency supplies.

- Watch for tornado danger signs. These include dark, often greenish clouds — a phenomenon caused by hail. Others include a wall cloud, an isolated lowering of the base of a thunderstorm; a cloud of debris; large hail; roaring noise; and a funnel cloud — a visible rotating extension of the cloud base.

# During a Tornado

**E**ach year more than 800 tornadoes, many with wind speeds of up to 250 miles per hour, are reported across the nation, pulverizing buildings and killing and injuring hundreds of people.

A few years ago, more than 20 people — including nine children — were killed when a massive tornado struck an area outside Oklahoma City one afternoon. Five years ago, a tornado practically demolished the city of Joplin, Mo., killing scores of people and disrupting the lives of tens of thousands of others.

Sometimes tornadoes strike with little warning. You could be caught in your office, at the store or even at home. Here are a few tips for what to do during a tornado.

**The safest place to be is an underground shelter, basement or safe room.** If there is no underground shelter or safe room available, the best and safest alternative is a small, windowless interior room or hallway on the lowest level of a sturdy building.

**Flee from mobile homes.** Mobile homes are not safe during tornadoes or other severe winds. Do not even consider seeking shelter in a hallway or bathroom of a mobile home.

**Go to the nearest sturdy building or shelter immediately.** Be sure to use your seat belt if driving.

**If you are caught outdoors on foot, seek shelter in a basement, shelter or sturdy building.** If you cannot quickly walk to a shelter, immediately get into a vehicle, buckle your seat belt and try to drive to the closest sturdy shelter. If debris flies while you are driving, pull over and park.

**As a last resort, take the following steps:** Stay in the car with the seat belt on. Put your head down below the windows, covering with your hands and a blanket, if possible. If you can safely get noticeably lower than the level of the roadway, such as a ditch or gully, exit your car and lie in that area, covering your head with your hands.

# Building a Safe Room

**A** safe room is a hardened structure designed to meet the criteria of the Federal Emergency Management Agency and provide near-absolute protection in extreme weather events, such as tornadoes and hurricanes.

Near-absolute protection means the occupants of a safe room built in accordance with FEMA guidelines stand a greater chance of escaping serious injury or death.

If you live in “Tornado Alley” in the panhandle of Texas or are worried about violent storms with high velocity winds, building a storm shelter or safe room should bring you a little more peace of mind.

When faced with a severe storm, most people go to an interior room or head for the cellar and hope for the best. Sadly, those areas aren’t designed to withstand extreme winds and the wind-driven debris that comes with them. A dry-walled, 2x4-framed room is no match for a 2x4 traveling at more than 100 miles an hour, even if it’s in the middle of a house.

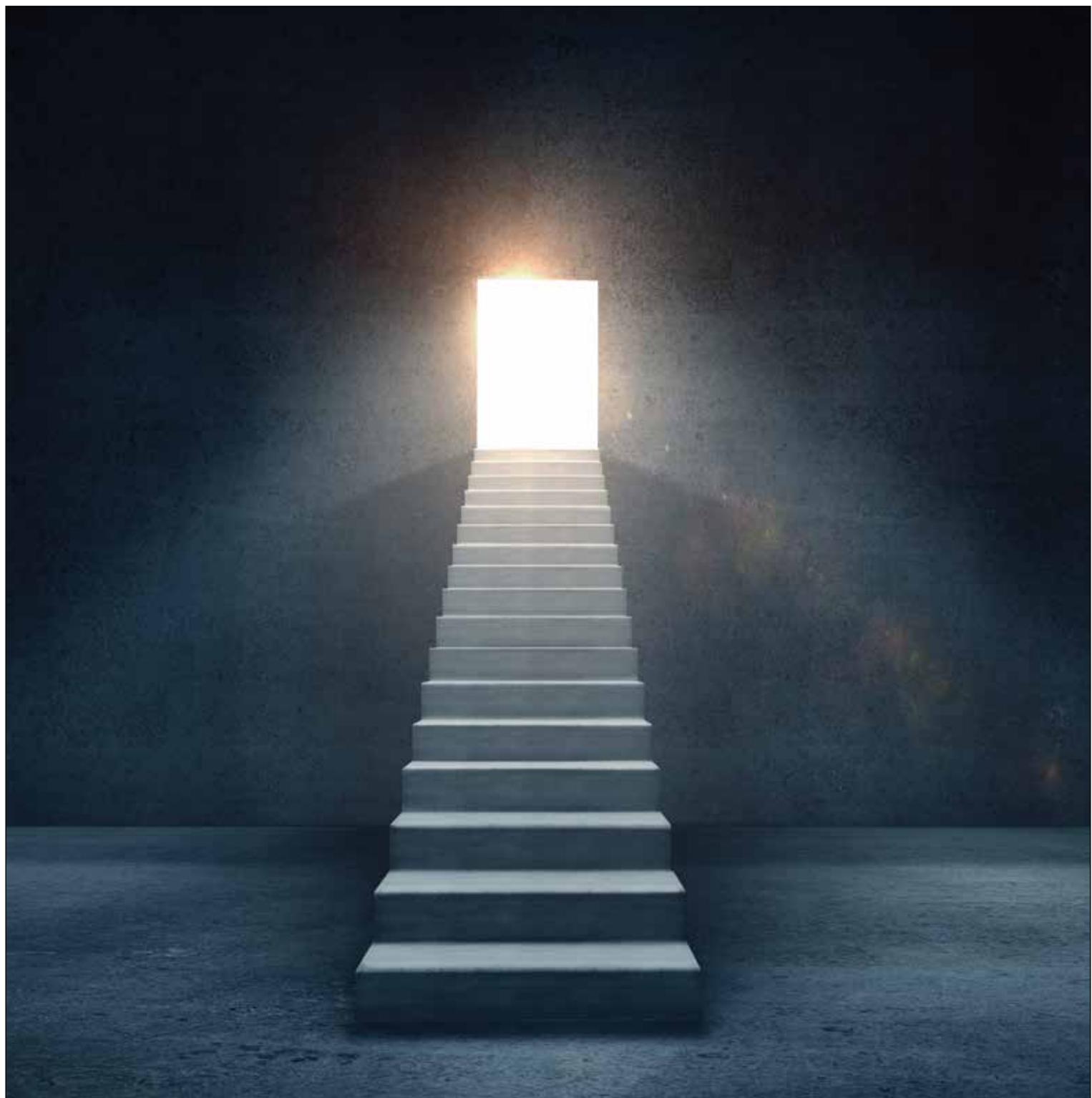
The two most serious storms, a “Force 5” tornado or a C5 hurricane, can pack winds of more than 200 mph — enough to blow a well-built house right off its foundation. So a safe room can pay off, especially if you live in a vulnerable high-wind zone area. Safe rooms are not particularly expensive.

Here are some things to keep in mind when building a safe room:

- A safe room can double as a storage room, walk-in closet, bath or pantry. Outside the house, it can function as a yard or storage shed. The room you build should be practically impregnable, like a place that could double as a vault for valuables, guns, documents and expensive equipment.

- The design should be engineered to provide a room that’s completely independent of the house structure and bolted down to a concrete slab. It should have a tough, impact-resistant shell to protect occupants from the wind-blown debris that accounts for most storm fatalities and injuries.

- Other equally effective designs include poured reinforced concrete, reinforced concrete block, fiberglass, welded solid steel and a prebuilt one-piece steel or modular cast concrete unit that can be dropped into the ground or into a home under construction.



# Warning vs. Watch

**W**hile the peak occurrences for severe weather events in the United States happen between March and October, severe weather can occur at any time.

In order to save lives, the National Oceanic and Atmospheric Administration will issue public watches and warnings. Knowing the difference between the two can be a lifesaver.

Knowing the difference between the two can prepare individuals for the necessary steps to take when considering the threat of severe weather.

Watches and warnings issued to the public are based on different criteria.

NOAA issues watches, while local offices of the National Weather Service issue warnings. A watch is issued when conditions are favorable, for example, either for a severe thunderstorm or tornadoes. It doesn't mean severe weather is imminent.

Here are some other key differences:

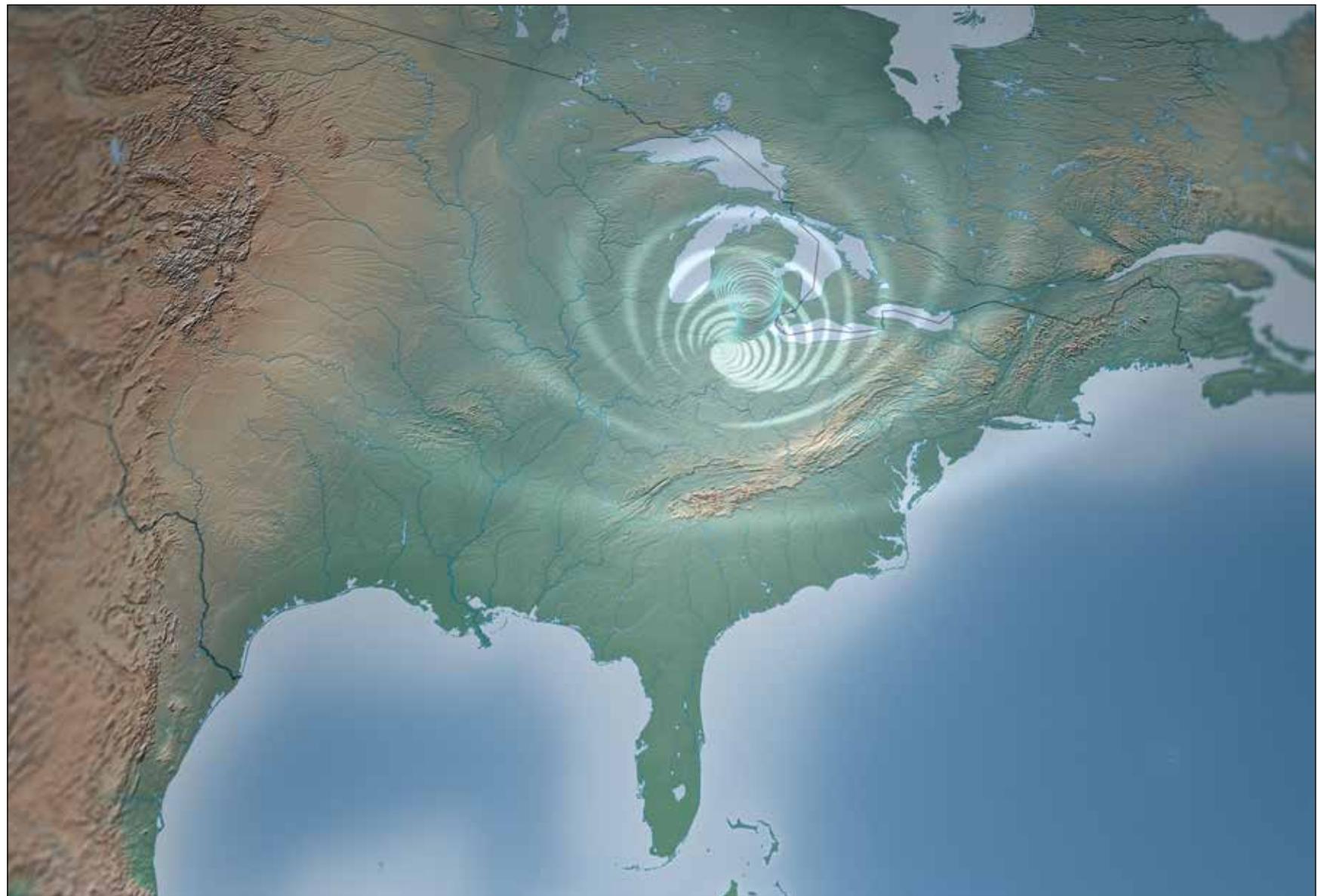
## WEATHER WATCHES

For events that come and go quickly, such as severe thunderstorms, tornadoes or flash floods, a watch means that the odds are good for the dangerous weather, but it's not yet happening.

For longer-lived events, such as hurricanes or winter storms, a watch means the storm isn't an immediate threat.

For either kind of event, a watch means you should keep up with the weather and be ready to act.

When a severe thunderstorm, tornado or flash flood watch is in effect, you should watch the sky for signs of dangerous weather. Sometimes a severe thunderstorm, a tornado or a flash flood happens so quickly that warn-



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ings can't be issued in time. Many areas don't have civil-defense sirens or other warning methods.

People who live near streams that quickly reach flood levels should be ready to flee at the first signs of a flash flood.

Hurricane or winter storm watches

mean it's time to prepare by stocking up on emergency supplies.

## WEATHER WARNINGS

A warning means the dangerous weather is threatening the area.

For severe thunderstorms, tornadoes and flash floods, a warning means the

event is occurring. Since tornadoes are generally small, they usually miss many more buildings than they hit in the area warned.

Still, a tornado warning means be ready to take shelter immediately if there are any indications a tornado is approaching.

# Insurance Protection

**T**ornadoes come out of nowhere and vanish within minutes. Within that short time frame, a tornado can wipe out your home. Tornadoes are the costliest type of natural disasters for insurers.

This raises the question: Does your home insurance cover tornado damage?

Here are five steps for assessing your insurance needs in the face of tornadoes.

## KNOW YOUR COVERAGE

Unlike floods or earthquakes, tornadoes don't require a special type of insurance. According to the Property Casualty Insurers Association of America, a basic homeowners policy should cover the damage inflicted by a tornado, whether it's from wind or rain. But homeowners concerned about tornadoes should make sure their policies match their financial needs.

Keep in mind that while a policy with a higher deductible will mean lower premiums, you will end up paying more out of your own pocket if a tornado damages or destroys your house. Make sure you can cover the deductible.

Otherwise, consider a higher premium with a smaller deductible.

It's also important to know if you have a replacement cost policy, which replaces the damage to the home with materials that are similar in quality and kind.

## TAKE INVENTORY

Homeowners insurance



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covers what's on the inside, too.

Make a list of what you have, to ensure your possessions are covered adequately. Include brand names, when you bought each item and

approximately how much you paid. Include receipts when possible, especially for more expensive belongings such as electronics and appliances.

Create a photo log of your possessions or record what

you have on video. A detailed list will help you determine how much coverage you need and make it easier to file a claim after a tornado.

Store these records in a secure place, such as a safe

deposit box at a bank or in a lock box in whatever room you designate as your safe room.

## CONSIDER YOUR VALUABLES

Your home insurance will cover personal property up to a limit. If you own valuable items such as stamp or coin collections, fine art, expensive photography equipment or jewelry, consider a rider on your policy to increase coverage.

## DON'T FORGET ABOUT LIVING EXPENSES

Another consideration is where your family will live and how you will eat while your home is being repaired (or rebuilt) after a tornado. Check to see if your homeowners insurance will pay for additional living expenses.

This type of coverage also could cover meal expenses while your family is displaced.

## WHAT TO DO IN THE AFTERMATH

After making sure your family is safe, get in touch with your insurer. You should have contact information for your homeowners insurance company and agent in a safe place, along with your inventory of possessions.

# Workplace Readiness

**M**uch of the material for planning for tornadoes focuses on safety in residences. But as everyone knows, tornadoes can strike at any time — even in the middle of the traditional workday.

Here are some things you can do to keep your workforce safe — particularly during tornado season.

Use the tools available at your disposal to monitor signs of a tornado. These tools include monitoring the local weather stations to alert you to possible tornado conditions, being aware of tornado alarms used in areas you are working and recognizing the environmental signs of a tornado. Environmental signs of a tornado include dark, often greenish clouds or sky, wall clouds, large hail, funnel clouds and roaring noise.

## PLANNING

The best way to ensure you are ready for a tornado is to have an emergency action plan. When dealing with a tornado, this plan should identify a place to take shelter, how community tornado warning systems will be monitored and how to account for all people during a tornado.

## IDENTIFY SHELTER

During a tornado the best shelter is an underground area, such as a basement or a cellar. However, if this type of structure is not available consider:

- A small interior room or hallway on the lowest floor



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possible;

- A room constructed with reinforced concrete; or
- A room or area with a reinforced ceiling.

When selecting a shelter, ensure it has no windows, if possible, avoid structures with flat, wide-span roofs and try to stay in the center of the room.

Ensure the shelter location is stocked with adequate emergency supplies.

If caught outdoors away from a designated shelter, try

to get to a suitable shelter as quickly as possible. If this is not possible, here are two options:

- Stay in the vehicle with the seat belt on, keeping your head below the windows and covering it with your hands or a blanket; and
- Get to an area noticeably lower than the roadway, lie in that area and cover your head with your hands.

## ACCOUNTABILITY

Take these additional steps to help ensure the safety of personnel if a tornado occurs:

- Develop a system for knowing who is in the building in the event of an emergency.
- Establish an alarm system to warn workers and test the system frequently. If you have workers who do not speak English, ensure this information is communicated clearly to them.
- Account for workers, visitors and customers as they arrive in the shelter. One way to do this is to develop a check sheet from a prepared roster or schedule.
- Assign specific duties to workers in advance; create checklists for each specific responsibility. Designate and train employee alternates in case the assigned person is not there or is injured.

# After a Tornado

**Y**ou're still not completely out of the woods when the tornado disappears. You will be bereft of information and faced with a lot of uncertainty.

If you've waited out a tornado, here are some things you should do to stay safe:

- Continue listening to local news or a NOAA Weather Radio for updated information and instructions.

- If you are away from home, return only when authorities say it is safe to do so.

- Wear long pants, a long-sleeved shirt and sturdy shoes when examining your walls, doors, staircases and windows for damage.

- Watch out for fallen power lines or broken gas lines and report them to the utility company immediately.

- Stay out of damaged buildings. Use battery-powered flashlights when examining buildings. Do not use candles.

- If you smell gas or hear a blowing or hissing noise, open a window and get everyone out of the building quickly and call the gas company or fire department.

- Use the telephone only for emergency calls.

- Keep all of your animals under your direct control.

- Clean up spilled medications, bleaches, gasoline or other flammable liquids that could become a fire hazard.

## CHECK FOR INJURIES

If you are trained, provide first aid to persons in need until emergency responders arrive.

Do not attempt to move seriously injured people unless they are in immediate danger of further injury. Get



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medical assistance immediately. If someone has stopped breathing, begin CPR if you are trained to do so. Stop a bleeding injury by applying direct pressure to the wound. Clean out all open wounds and cuts with soap and clean water. Apply an antibiotic ointment. Contact a doctor to find out whether more treatment is needed (such as a tetanus shot). If a wound gets red, swells or drains, seek immediate medical attention. Have any puncture wound evaluated by a physician. If you

are trapped, try to attract attention to your location.

## TALK TO YOUR CHILDREN

After a tornado, children may be afraid the storm will come back again and they will be injured or left alone. Children may even interpret disasters as punishment for real or imagined misdeeds. Explain that a tornado is a natural event.

Children will be less likely to experience prolonged fear or anxiety if they

know what to expect after a tornado.

Suggestions include talking about your own experiences with severe storms, reading aloud a book about tornadoes and encouraging your child to express feelings of fear. Others include listening carefully and showing understanding, assuring your child that the situation is not permanent, and providing physical reassurance through time spent together and displays of affection. Consider including your child in cleanup activities.