



- **An average of one thousand tornadoes are reported in the United States every year.**
- **Most tornado, windstorm, hail and similar severe weather-related losses are covered by homeowners, renters or business insurance policies.**
- **Tornado damage to vehicles is covered under the comprehensive portion of auto insurance policies.**

## Pre-Tornado Preparedness

Tornadoes can strike quickly and unexpectedly but there are steps you can take to prepare your home and family for such an extreme weather event.

- Create a detailed inventory of your possessions including receipts, descriptions and photos of your home's contents.
- Review insurance policies and contact your insurance agent or company to discuss your coverage options.
- Replacement cost policies generally provide reimbursement for the full value of items that are damaged, while cash value policies will only provide reimbursement for its depreciated value.
- Keep a cell phone charged and with you for emergencies. Maintain an emergency storm kit with a radio, bottled water, flashlight, batteries, first-aid items, and extra prescription drugs. If possible, keep a laptop computer close by. Many insurance companies have web-based claims applications.
- Know in advance of a storm where your family will take shelter and practice moving quickly to that location.

### If a Tornado Strikes

- To protect yourself and your family, learn the difference between a tornado watch and a warning. A tornado watch means that conditions are favorable for tornadoes in your area. A tornado warning means one has been spotted in nearby. If a siren sounds, that means stay inside and take cover.
- Seek shelter in a central part of your home, away from windows, such as a bathroom, closet, or beneath a staircase. Basements are the best havens.
- Check tie-downs in mobile homes and leave immediately for a safe location.
- Move lawn furniture and yard equipment such as lawnmowers inside, if time permits. Otherwise they could become damaged or act as dangerous projectiles causing serious injury or damage. If possible, also move cars inside a garage or carport to avoid damage.

### If You Experience a Loss from a Storm

- Secure property from further damage or theft.
- Contact your insurance agent or company representative as soon as possible to report damage.
- Inventory losses and photograph damage to provide to your insurance adjuster. Save receipts for any damage-related purchases for filing your reimbursements.

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- Tornado losses to a home are covered by the “windstorm” peril under homeowner and business insurance policy. Renters, condo/co-op and mobile home insurance policies also provides coverage for tornado damage.
- If you are a business owner, keep detailed records of business activity that is negatively affected due to the tornado and keep a list of extra expenses during the interruption. Prepare records to show the income from the business both before and after the loss.
- Many standard homeowners and renter’s policies provide for reimbursement of additional living expenses when the property is determined to be uninhabitable due to damage. This provision helps in paying for increases to necessary living expenses such as temporary housing and restaurant meals. In addition, extra expenses such as overnight parking and laundry services may also be covered. Additional living expense coverage does not pay for all living expenses, so contact your insurance company or agent for a list of what your policy will cover.
- Be careful about unscrupulous contractors following a natural disaster. Contact your insurer, agent or local business bureau for references on potential contractors and ask for certificates of liability and workers compensation before signing contracts.

### **Emergency Contacts**

FEMA  
(800) 621-3362  
[www.fema.gov](http://www.fema.gov)

American Red Cross  
(800) 733-2767  
[www.redcross.org](http://www.redcross.org)

(State Emergency Management)

(Regional or local Police or Fire Department)

Consumers can get more information about insurance coverage for disasters by accessing PCI’s website at [www.pciaa.net](http://www.pciaa.net). For detailed information on protecting property against tornadoes and other windstorms, go to IBHS’s website at <http://www.ibhs.org>.

More information is available at PCI’s website:  
[www.pciaa.net/tornadotips](http://www.pciaa.net/tornadotips)