

TORNADOES

Before the tornado

- Become familiar with the type of alarm or notification system your local government will put into effect to let you know if a tornado watch or warning is being issued. Above all, don't wait until a tornado warning is issued to find out what to do. Make sure everyone in the family is fully prepared to take responsibility for his or her own safety.
- The best preparation for a tornado is to be alert to changing weather patterns. Pay attention to weather reports and rely on your own instincts and experience.
- Nature provides certain environmental clues that may precede a tornado. Look for a dark, greenish sky, a wall of clouds and pieces of hail sometimes as large as grapefruits. Eyewitnesses say a tornado produces a loud roar, similar to that of an approaching freight train.

During the tornado

- The safest place to be during a tornado is underground. If there is no basement in your home, a small room in the middle of the house is best. Stay away from windows.
- Get under a steady piece of furniture, such as a heavy table or desk. Hold on to it and use your arms to protect your head and neck.
- If you live in a mobile home, even if it has tie-downs, you should leave and seek shelter somewhere else.
- If there is no safe place inside, go outside and lie flat on the ground with your hands over your head and neck.
- If you're in a car, get out and seek a safe shelter or lie down in a low area, again with your hands over your head and neck.
- If you're in a high-rise building, make your way to an interior room on the lowest floor. Avoid windows.

After a tornado

- Check for injured or trapped persons. Do not move them unless they are in immediate danger of further injury. If you have evacuated, wait until authorities tell you it's safe before returning home.

- Be alert for other tornadoes and severe weather.
- Stay away from standing water.
- Sniff for gas leaks. If you smell gas or suspect a leak, turn off the main gas valve, if possible, and evacuate. If you have any concerns, notify a professional.
- Do not touch downed power lines or wires.
- Be careful going through the wreckage. Watch for nails, exposed metal, loose boards, etc. that could cause injury. Make sure your tetanus shot is up to date and, if not, seek immediate medical assistance for any injuries.
- If you can, videotape or photograph the damage.
- Save remnants of damaged or destroyed property for your insurance company adjuster, and do not sign agreements with contractors or anyone else until you have a chance to meet with your insurance adjuster.
- Keep a written record of everyone you talk to about your insurance claim, including the date of the conversation and a summary of what was said.
- Keep all receipts including documents that reflect costs for temporary housing, clothing, food and other living expenses. Since tornado claims are frequently total losses, you may receive payment for some of these costs immediately.
- Your pre-disaster home inventory will be of great assistance to you at this point. After you've examined everything and determined the extent of damage, call your independent insurance agent as soon as possible to file a claim.