



TORNADOES AND STORM SHELTERS

Tips for weathering the storm

During the spring, there is an increased risk for tornadoes throughout the country. Knowing what to expect and preparing your family in advance is imperative to making sure you can take quick action when a tornado approaches.

Know the signs

Weather forecasting science is not perfect and some tornadoes do occur without a tornado warning. There is no substitute for staying alert to the sky. Besides an obviously visible tornado, here are some signs to watch and listen for:¹

- Strong, persistent rotation in the cloud base.
- Whirling dust or debris on the ground under a cloud base—tornadoes sometimes have no funnel.
- Hail or heavy rain followed by either dead calm or a fast, intense wind shift. Many tornadoes are wrapped in heavy precipitation and can't be seen.
- Loud, continuous roar or rumble that doesn't fade within a few seconds, like thunder.
- Small, bright, blue/green to white flashes at night at ground level near a thunderstorm (as opposed to lightning in the clouds). This could mean power lines are being snapped by very strong wind.
- Persistent lowering from the cloud base at night, illuminated or silhouetted by lightning—especially if it is on the ground or there is a blue/green/white power flash underneath.

Seek safety in a storm shelter

We recommend that any home in a tornado-prone area have a storm shelter installed inside or easily accessible nearby. Tornado shelters are constructed using steel and concrete with a steel door. The door should have at least two locking mechanisms to ensure it stays shut during a storm. The average cost of a shelter is \$3,000-\$8,000+. Larger or custom-built shelters tend to be more expensive.

The installation of a shelter can vary based on your needs and wants. Regardless of the type you select, it can be built in a new construction or an existing residence:

- *In the foundation of a home:* Typically the garage is used during a retrofit, but it can be anywhere in the home if installed during construction.
- *Above ground:* A closet or pantry is most commonly used. These are popular choices in areas where homes are built on slab and going below ground isn't the best option.
- *Exterior of the home built into the ground or a hillside:* This structure should be located nearby the home for easy access.

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Your cell phone is equipped with government emergency alerts and these should be kept on at all times. This is one of the best ways to know if there is a tornado developing or approaching.

Keep supplies on hand

The following emergency supplies should be stored in your tornado shelter:

- Flashlights
- Water bottles
- Battery operated or hand crank emergency radio
- Canned or freeze-dried food
- Blankets
- A charged pre-paid cell phone in case you are in a hurry and forget your phone (check regularly to ensure a full charge)

Remember, your storm shelter should be ready for use at any time. **Do not use it as a storage room.**

If you do not have a tornado shelter and a storm is coming, move to the lowest level of your home. Secure yourself in a place with no windows or exterior doors, such as in a bathtub. If possible, seek cover under a mattress or blankets to shield you and your family from debris.

For more information, please contact your independent insurance advisor or visit www.aig.com/pcg.



¹ <http://www.spc.noaa.gov/faq/tornado/safety.html>