

# THE HHC HERALD

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## Tornadoes



**The United States experiences more tornadoes than any other country in the world, according to a 2013 report by Lloyd's of London.**

According to the National Oceanic and Atmosphere Administration (NOAA), there were 1,431 tornadoes in 2019 through November, compared to 1,060 for the same period in 2018. These storms can be costly, in both casualties and insured dollars. In 2018, insured losses from U.S. tornadoes/thunderstorms totaled \$14.1 billion and resulted in 66 fatalities.

What makes tornadoes so violent and dangerous? What is a tornado in terms of force?

A tornado is a violent rotating column of air extending from the base of a thunderstorm down to the ground. The intensity is measured from F0 to F5. Tornadoes are capable of destroying well-made structures, uprooting trees, and hurling objects through the air like deadly missiles.

Typically, local stations will issue a **Tornado Watch** or **Tornado Warning**. A tornado watch means that conditions are favorable for a tornado in and near the area. A tornado warning indicates that a tornado has been sighted or indicated by weather radar, and advise of imminent danger to life and property. If a warning is issued, you should immediately seek shelter, preferably in a basement, storm cellar, or an interior room.

What is the best way to prepare for a tornado and its aftermath?

**Get a Kit:** This should include the basics of water, food, flashlight, battery powered radio, extra batteries, first aid kit, blanket, manual can opener, matches, 7-day supply of your medications, pet food, extra cash, a whistle, and copies of personal data. This is only a partial list, but a more detailed list can be found on various websites.

**Make a plan:** Have a family meeting to discuss, prepare, and respond to emergencies. Identify responsibilities for each family member. Plan what to do in case you are separated during the emergency. Choose two places to meet--one outside the house in the neighborhood and another out of the area. Choose an out of area person that all family members know to contact. Plan what to do if evacuation is an option. Choose where to go and how you will get there. Include your pets and remember that all hotels are not pet friendly.

**Be informed:** Learn about what type of disasters or emergencies may occur in your area. These events range from those affecting only you (a fire or medical emergency) to those affecting your entire community (a tornado, earthquake, or flood). Know the difference between watch and warning signs. Prepare emergency contact cards for all household members and enter them online at: <http://www.redcross.org/prepare/ECCard.pdf>

From an insurance standpoint, consult your agent about your coverage. Make sure that you are covered in the event of a disaster. Take time BEFORE to make sure you are covered LATER. Tornadoes are considered windstorms and are generally covered in your policy. Carriers will usually apply one deductible for property claims and sometimes (depending upon where you are located) apply a larger deductible for wind and/or hail. **The deductible will apply per occurrence or per claim.** "Per claim" would mean a deductible per building.

When possible, always buy "per occurrence" as this has no limitation per building. Business Interruption coverage can be purchased to cover your profits while your business is closed due to wind storm. In summary, make sure you and your business are protected by having the right coverage BEFORE tornadoes or other disasters occur.

For more information:

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