



2023 EDITION

# Tornado Preparation

A Guide for Businesses and Homeowners

INTRODUCTION

# Tornado Preparation



Natural catastrophes and severe weather events have caused an increase in rates for property insurance as they devastate personal and commercial equity. Tornadoes can occur with little to no warning, making preparing even more critical. Knowing what to do before disaster strikes can help keep you and what you have built safe. Please remember that your first priority should be the safety of yourself and your employees.

## SECTION ONE

# Before Tornado Touchdown



- Conduct a site exposure assessment and review past tornado exposure assessment results.
- Determine which alternative tornado shelter and safe room solutions are most appropriate if existing structures have insufficient wind resistance.
- Check the adequacy of your current disaster supply kit for tornado-specific response needs, storing it in an accessible location. Consider keeping the following in your disaster supply kit:
  - NOAA battery-powered radio, including spare batteries
  - Flashlights, cell phones and other emergency signaling devices
  - First aid supplies, food and water
  - Portable emergency power supplies
- Review the tornado response plan for the site.
  - Review emergency protocol and resources with regional and local authorities.
  - Assess the effectiveness of your response plan and implementation from prior seasons
  - Review employee contact information, including emergency telephone numbers.
- Conduct routine tornado response training for all employees.
- Review emergency shelter action requirements for employees at different times of the day.
- Remind employees to test and update their personal emergency response plans.
- Go over business continuity plans and communicate how employees should delegate responsibility.

## SECTION TWO

# During a Tornado



- Monitor web-based weather resources, local media, NOAA weather radio and the National Weather Service for tornado warnings or imminent tornado storm projections.
- Activate emergency communication protocol for your entire workforce.
- Continue to monitor weather resources until the storm has passed.

## SECTION THREE

# Immediate Response Items



- Check the area for unstable buildings, fallen debris, downed powerlines, damage and flammable materials.
- DO NOT TOUCH OR MOVE EXPOSED WIRES.** Call the proper utilities to handle these situations.
- If needed, contact:
  - Security
  - Fire Department
  - Electrician
  - Plumbing
  - Ambulance
  - Hospital
- Insurance carrier to report claims of damage
- Utilize active emergency communication protocol for affected employees.
- Communicate with local authorities about site operations, following directions provided by local, regional or federal emergency response agencies.
- Begin utility service shut-down and the restoration process.
- Initiate property damage assessment when permitted by authorities.
- Review and assess results from emergency communications with the entire workforce.
- Develop specific action plans for employees who require additional assistance.
- Schedule, verify and confirm action items for the next 48 hours.
- Confirm which personnel are available and responsible for internally controlled action items.
- Confirm the arrival schedule for dedicated response contractors.
- Determine how efforts from response agencies will impact your response plan.
- Provide a final description and schedule for corporate resource assistance.
- Review action items for the next 72-96 hours.

## SECTION FOUR

# Assessing Damage



Once the area is safe, assess the situation and work with your insurance broker to navigate the claims and recovery process.

- Mitigate property damage:** Protect your property from further damage and keep receipts for any measures taken. Be sure to document all damage prior to mitigation.
- Report claims:** Collect details on all known damages, review all properties and file the claim immediately.

- Loss coverage:** If necessary, consider relocation options as soon as possible, especially if the area was heavily hit. Space can fill up quickly. If a temporary space is necessary, keep all receipts for any expenses.
- Claim adjustment:** Make plans for the claims adjustor to visit the property before the restoration company, enabling a smoother inventory process.
- Employ trusted contractors:** Choose locally based, licensed, bonded and insured contractors. Keep a detailed report of all communication and log repair work regularly.



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