

# Tornado



## Tips for Before & After the Storm!

### TERMS YOU NEED TO KNOW.....

#### TORNADO:

Violently rotating, funnel shaped column of air that descends from a severe thunderstorm cloud and touches the ground. Often produces a loud roaring sound similar to a freight train.

#### FUNNEL CLOUD:

Violently rotating, funnel shaped column of air that descends from a severe thunderstorm cloud. Has the potential to touch the ground and become a tornado.

#### TORNADO WATCH:

Conditions are favorable for a tornado or severe thunderstorm to develop.

#### TORNADO WARNING:

Severe weather is imminent or already occurring. Take action immediately!



### PROTECTING YOUR FAMILY.....

- Listen to your local radio, television, or weather channel for the latest information.
- Have a plan. Be sure your family knows how to respond to approaching storms. Hold tornado drills. Teach household members how to turn off the main switches for water, gas, and electricity.
- Find shelter in a basement or cellar. If unavailable, go to the smallest room in the middle of the house. Crawl under a sturdy object for protection.
- Don't stay inside a mobile home! Mobile home residents should go to a nearby shelter or lie down in a ditch or other low spot using both hands to protect the head and neck.
- If you're in a car, don't try to outrun the tornado. Find shelter immediately or leave the car on the roadside. Lie down in a ditch or other low spot, using both hands to protect the neck and head.



### PROTECTING YOUR HOME.....

- Buy homeowners insurance. It provides coverage for home and contents damaged by a tornado.
- Don't wait until a loss occurs to find out you weren't properly insured. Review and update policy values annually, reporting any room additions or improvements.
- Consider dwelling replacement cost or guaranteed replacement cost coverage. The policy limit caps the maximum amount you're eligible for on a replacement cost policy. Subject to certain restrictions, a guaranteed replacement cost policy allows you to rebuild even if costs exceed the policy limit.
- Consider contents replacement cost coverage. It allows personal property to be replaced at current values.
- Photograph or videotape your home and belongings.
- Make a household inventory. Include purchase date, price, model, and serial numbers whenever possible.
- Update appraisals every five years for high value items like antiques, jewelry, furs, fine arts, china, silver, and other collectibles. It may be necessary to supplement the policy's contents coverage to properly cover your valuables.
- Store the inventory, appraisals, photographs, and videotapes off-premises in a safe deposit box.

## PROTECTING YOUR VEHICLES.....

- Move vehicles under cover to reduce damage from flying debris.
- Buy automobile insurance that includes comprehensive (other than collision) physical damage coverage. It provides coverage for vehicles damaged by a tornado.



## COPING AFTER THE STORM.....

- Assuming there are no injuries to attend to, inspect your home, contents, and automobile for damages.
- Report damages to your insurance agent or company right away.



- Submit a loss report, including photographs of the damage and a copy of your inventory.
- Protect property from further damage. Save material receipts as most homeowners policies cover costs of temporary repairs. Don't discard anything without your adjuster's approval.
- The claims adjuster will examine the property and prepare a written damage estimate. Request a copy. Ask questions about anything you don't understand.

- Keep all receipts together as you replace personal property, and submit them regularly to the company.
- Most policies cover additional living expenses if you're forced to move temporarily due to extensive storm damage. Report your new address and phone number to the company.

## AS YOU REBUILD.....

- Remember that your settlement won't be the same as your neighbor's. Company policies, coverages, and amounts of damage vary.
- The purpose of insurance is restoration, not improvement. The claim settlement should put your property back into the same condition it was in before the damage occurred.
- Review your policy for restrictions before building at a new location.
- If you feel the settlement offer is unfair, contact your company representative. Explain your position and supply evidence to support your claim.



- Hire a reputable licensed contractor that's familiar with local building codes and permit requirements. Insist on a clearly written work contract before repairs begin as well as proof of worker's compensation and general liability insurance.
- Report additional damages to your company right away so an adjuster can re-evaluate your claim.
- Damages may exceed the amount of coverage available under your insurance policy. Ask your local disaster center if you qualify for a low interest federal loan.

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This information is provided by the Illinois Insurance Hotline, an industry-sponsored consumer resource. Consultants are available between 9:00 a.m. and 4:00 p.m. Monday through Friday to answer general questions about insurance.

**Call the Illinois Insurance Hotline.  
1-800-444-3338**



**We're here to help!**