



LIGHTNING SAFETY TIPS

When tornadoes strike, severe lightning is often present. Over 40 million lightning strikes resulting in nearly 100 deaths occur yearly in the U.S. Ohio averages 30–50 thunderstorm days a year so be prepared when lightning threatens.

- **When outdoors:** Avoid water (pools, lakes), metal objects (electric wires, fences, golf clubs, machinery, power tools, etc.), open spaces and high ground (hilltops) and tall trees or objects.
- **When indoors:** Avoid the following: water (baths, showers, doing dishes or laundry), open doors and windows, telephones and headsets. Unplug major electrical appliances like stereos, televisions and computers.

More lightning information available from the National Lightning Safety Institute (www.lightningsafety.com).

INSURANCE TIPS DURING REBUILDING

- If you feel the settlement offered by the insurer is not fair or complete, contact the company and be ready to provide information to support your claim.
- Avoid shoddy workmanship by using licensed, reputable contractors. Be sure they secure the proper building permits. Beware of contractors requiring a large payment up front or whose bids are amazingly low.
- If the home was destroyed beyond repair, and you decide to rebuild on another lot or purchase another home instead of rebuilding, check your insurance policy and discuss this with your insurance carrier. There may be limitations on what your insurer will pay if you don't rebuild on the same property.
- Remember, your settlement won't necessarily be the same as your neighbor's. Your coverages and/or the level of damage caused by the tornado may be different.

- Your insurance policy provides coverage to repair or replace the property you had prior to the tornado. It won't pay for expensive improvements like a slate roof if yours was standard fiberglass.
- If you know your home is not up to local building code standards, you may be required to rebuild the damaged sections according to current codes. In some cases this may mean a design or building material change that may cost more. Generally, a standard homeowners insurance policy does not cover such additional expenses. However, you may want to consider a policy endorsement that provides coverage when making required improvements.
- You can recontact your claims adjuster if you have additional information or damage that was not previously reported when filing your claim.

TORNADO SAFETY MATERIALS FOR KIDS

OII offers free tornado safety materials geared toward elementary-aged children online. Download OII's tornado safety coloring sheet, crossword and word search puzzles at www.ohioinsurance.org/teachers/tornado_safety.asp.

Also, OII provides an online Tornado Teacher's Guide for classroom use.

● FOR MORE INFORMATION ●

OII offers free consumer brochures covering a variety of homeowners and auto insurance issues, consumer safety tips and insurance laws. Or visit our Web site for a variety of consumer related materials available for downloading at www.ohioinsurance.org.

Online version of **Tornado Safety Tips** available at www.ohioinsurance.org/consumers/fact_pak.asp.



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TORNADO SAFETY TIPS



AUTO
HOME
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Hearing a tornado siren can be extremely frightening. What's even more frightening is not knowing what to do in the event of threatening weather. Tornadoes can occur at any time of the day or night, at any time of the year, so, be prepared!

TORNADO FACTS

- Ohio averages 16 tornadoes and five tornado-related fatalities each year.
- In 2003, Ohio experienced 12 tornadoes which resulted in 18 injuries and no fatalities. The greatest number of tornadoes in Ohio occurred in 1992 when 59 touched down statewide.
- Ohio's peak tornado season runs from April through July. Statewide statistics show that June and July have been the most active months for tornadoes in the state.
- Most tornadoes occur in Ohio between 2:00–10:00 p.m.
- Tornadoes can approach from any direction, but in Ohio most move from southwest to northeast.
- Virtually all tornadoes come from thunderstorms and are usually preceded by heavy rains, lightning and hail.

BEFORE A TORNADO

For insurance purposes, tornadoes are considered "wind-storms" and are covered under homeowners insurance policies. Homeowners policies cover the building and its contents for damage from tornadoes, hail and other wind-storms. If a tornado damages your car, protection is provided under the "other than collision" (comprehensive) portion of your auto insurance policy.

In view of today's higher construction costs, it's important to investigate whether current policy limits are adequate to replace your home. Most insurance companies provide an "inflation guard protection" endorsement at little or no cost that will automatically increase the amount of insurance coverage annually to keep pace with the home's rising replacement cost.

Complete an itemized inventory of your household furnishings and belongings. It will help speed the claims settlement process. Also, photograph or videotape your

rooms. This will prove invaluable in the event of a loss. Keep these valuable records, along with receipts, off-premises, preferably in a bank safe deposit box. Download OII's household inventory form at www.ohioinsurance.org/renters_insurance/images/inventory.pdf.

Prepare an evacuation plan with your entire family. Make sure you're familiar with the locations of the on/off switches for water, gas and electricity. Locate the safest area in your home in case a tornado threatens.

Turn on your radio or TV when skies look threatening. The National Weather Service tracks weather systems with radar and can usually provide adequate advance warning of severe weather conditions. Many communities also have arranged special siren warning systems.

Consider purchasing a National Oceanic & Atmospheric Administration (NOAA) weather radio which is activated during severe weather. Most receivers sound an alarm and turn on automatically allowing immediate notification when a watch or warning is issued. Learn more about these radios at www.nws.noaa.gov/hwr.

Move vehicles under cover if severe weather threatens. This can help prevent damage from high winds, flying debris and hail.



TORNADO TERMINOLOGY

- **Tornado Watch:** Current weather conditions are favorable for the development of a tornado. Be prepared to seek safe shelter.
- **Tornado Warning:** A tornado is imminent or is occurring in the area. Take cover immediately.
- **Funnel Cloud:** A violently rotating column of air that descends from the base of a severe thunderstorm, but is not in contact with the ground.
- **Tornado:** A funnel cloud that touches the ground, normally funnel-shaped with the narrow end toward the ground.
- **Straight Line Winds:** Thunderstorm winds that may produce damage which typically exhibits a lack of any rotational damage pattern. Straight line winds are most often produced by a thunderstorm gust front, originating from a downburst.

DURING A TORNADO

Some places are safer than others when tornadoes threaten. When possible, take a flashlight and battery-operated radio when seeking shelter. Memorize safe locations now so you're not caught "off guard" if a tornado strikes.

- **In homes and other small buildings**—Go to the center of the room on the lowest level, preferably a basement. Otherwise, go to a windowless closet, bathroom or inside hall, staying away from windows, doors and exterior walls. Get under a sturdy table or bench.
- **In school**—A teacher will direct you to the designated tornado shelter. In a hallway, kneel on the floor facing the wall with your hands covering the back of your neck and head. Avoid auditoriums or gymnasiums with large roofs.
- **In cars, mobile homes or outside**—Leave cars or mobile homes immediately! If you can't reach a building, lie flat in a ditch or low spot, covering your head and the back of your neck with your hands. Stay clear of tall trees and open water.
- **In malls or large buildings**—If you can't locate a designated shelter area, go to a middle hall on the lowest level.

AFTER A TORNADO

Inspect property and cars for damage. Check immediately for electrical problems and gas leaks, contacting appropriate utilities or the fire department as soon as possible. Notify relatives of your safety to avoid local authorities wasting time in an attempt to locate you.

Contact your insurance agent or company immediately if extensive damage occurred. Meanwhile, protect your property from further damage or theft. Keep receipts related to securing the property, since many are reimbursable under your homeowners insurance policy.

Take an inventory of the damage and pictures to help speed the insurance settlement process. Homeowners insurance policies normally provide coverage for additional living expenses if you are unable to remain in the home due to covered losses. The policy also provides coverage for debris removal up to a stated amount.