



PREPAREDNESS KIT

TORNADOES



For over 125 years, Germania Insurance has been providing protection with quality auto, home and life insurance services Texans have come to trust.

Introduction

Tornadoes are some of the most powerful and destructive forces found in nature. While they can occur all over the planet, the unique geography of the United States makes it the tornado capital of the world.

If you live east of the Rocky Mountains, then tornadoes are a real threat to consider – especially in Texas.

In this kit, we'll give you all the info you need to help you and your family prepare for a tornado.

What are tornadoes and how do they form?

Tornadoes are a type of vortex, or swirling column of air. There are other types of vortices, like dust devils and waterspouts, but tornadoes are uniquely powerful because of the thunderstorms that drive them.

Simply put, thunderstorms form when warm moist air is lifted, cooled, and condensed into rain clouds. Depending on the atmospheric conditions, this can result in a calm shower or an intense thunderstorm with hail and strong winds. But another element is needed to cause tornadoes – wind shear.

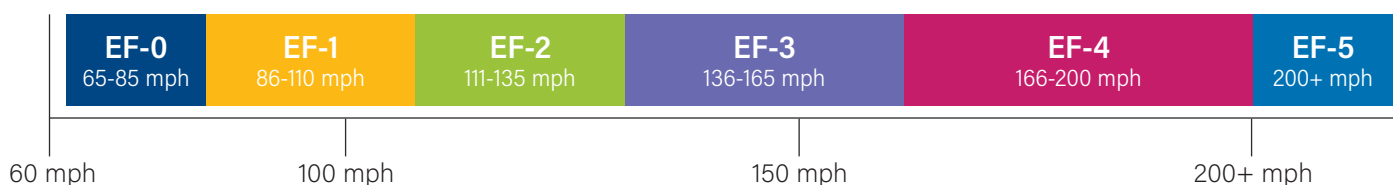
Wind shear occurs when wind is traveling at different speeds and directions as you ascend into the atmosphere. This creates rotating columns of air known as mesocyclones, which is then stretched vertically by the rising air of a thunderstorm. When a thunderstorm contains a mesocyclone, it's no longer a regular thunderstorm – it's a supercell.

The exact conditions required for a supercell to drop a tornado are not fully understood – only about 30% of supercells produce tornadoes. However, supercells are often rated as severe thunderstorms by the National Weather Service because of their powerful winds, hail, and the potential to produce a tornado.

Tornadoes can range from small, brief rope-like twisters to massive mile-wide monsters that last for hours. Although the most powerful tornadoes can sweep a well-built structure off its foundation, even a tiny twister can cause serious damage.

Tornadoes are rated using the Enhanced Fujita Scale (formerly the Fujita Scale), which uses damage indicators to estimate the wind speeds and rate the tornado.

Enhanced Fujita Scale



How common are tornadoes in Texas?

Thunderstorms like to form during times of transition in the atmosphere, such as spring and to a lesser extent, fall. This is because you have huge masses of warm and cool air clashing together. For that reason, tornadoes are most common in March, April, and especially May, but can also be a problem in October. Still, it's not impossible for them to occur any time of year.

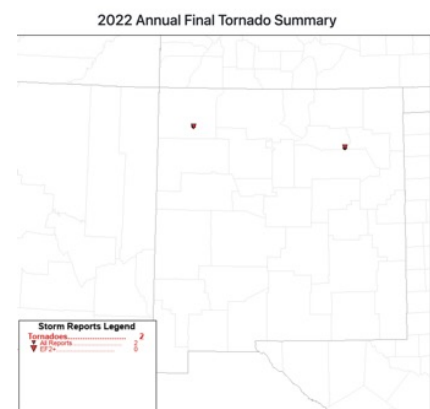
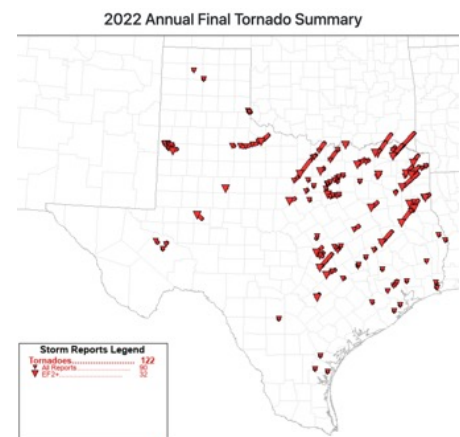
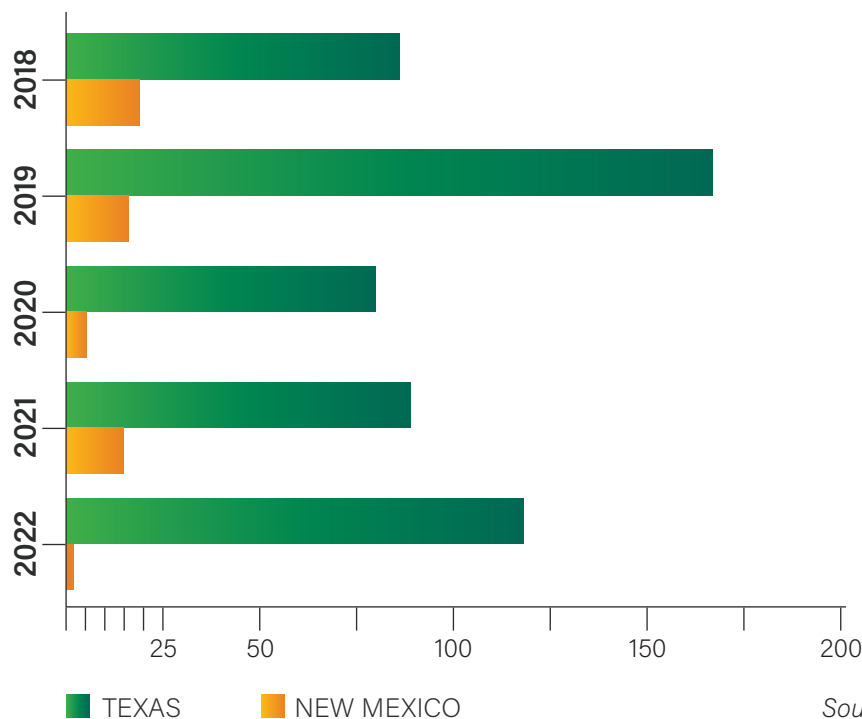
Texas sits at the southern end of the famed Tornado Alley, which is a nickname given to the geographic region where tornadoes were traditionally thought to be most common. They aren't nearly as common in the southern part of the state as they are in the north and western portions, but no part of Texas is completely tornado free.

Over the last 5 years, Texas has had an average of about 108 tornadoes a year. That may not sound like a lot, but compare that to our neighbors in New Mexico who only had about 11 per year on average. That makes Texas look like a regular tornado hotspot!

Of course, Texas is roughly twice as big as New Mexico, but we have well over twice the number of tornadoes.

While this does not mean that Texans need to live in fear of tornadoes, it does mean that it's a good idea to be prepared. As the saying goes, "Don't be scared, be prepared!"

Tornadoes in Texas vs. New Mexico



Source: Storm Prediction Center Event Report

How can you prepare for tornadoes?

Tornadoes are powerful and can be destructive, but with the right plans and preparations in place, you and your family can weather the storm.

Build your tornado emergency kit

First and foremost, it's always great to have a kit to keep items you need for a disaster, including tornadoes, in one convenient place.

- **NOAA Weather Radio:** It's important to have up-to-date information during a severe storm or tornado warning. These are usually available with multiple sources of power, including batteries, solar, and even crank-powered.
- **Helmets:** Many fatalities during tornadoes are a result of head injuries. Some sort of head protection, like a bike helmet or hardhat, can save lives.
- **Gloves, close-toed shoes, long pants, and long shirts:** If your home is hit by a tornado, nails, splinters, and pieces of glass will be everywhere. You'll want all the protection you can get as you exit your home.
- **Flashlight and batteries:** Unfortunately, tornadoes often hit at night. Because they often disrupt power in the general area, you'll need a flashlight to safely navigate the disaster area.
- **Emergency phone numbers:** Phones break, get wet, lose power, and may generally stop working for any number of reasons after a tornado. You'll still likely need to make phone calls, so keep a physical copy of important phone numbers in your kit.
- **First-aid Kit:** Cuts, scratches, and scrapes are not uncommon in the aftermath of a tornado. Having antiseptic ointment, bandages, medical tape, and gauze can help treat injuries until medical personnel arrive. Include any essential medications you or your family may need.
- **Water:** After a severe tornado, utilities may be damaged or off making it difficult to get water.
- **Emergency whistle:** A loud whistle can help you cut through noise in a potentially cluttered and chaotic scene so that emergency services can locate you to provide aid.

Stay weather aware

Tornadoes can be difficult to forecast. As we mentioned earlier, we can't say for certain if a specific storm will produce a tornado. Unfortunately, this usually means that we aren't aware of an active tornado until it is already in progress, which often doesn't allow much time to react. Still, there are weather tools at your disposal that can help you maximize the lead time you have.

Watches and warnings

Whether you get your weather information from a radar, radio, social media, or local news, you'll hear two terms that communicate possible tornado danger.

Tornado Watch: If the conditions on a given day look ripe for tornadic activity, the National Weather Service Storm Prediction Center will issue a Tornado Watch. This means that the ingredients are in place for a tornado but does not indicate an active tornado. Tornado watches typically encompass a larger region and last about 4 to 8 hours.

Tornado Warning: When the National Weather Service spots a storm on radar that shows rotation, or if a trained storm spotter calls a report in, they will issue a tornado warning. Tornado warnings are typically polygons that encompass the storm in question as well as the path the storm is likely to take. If a tornado warning has been issued for your area, it is time to move to shelter immediately and stay until the warning has been allowed to expire. Tornado warnings usually last for about 30 minutes, but can be shorter or longer depending on the speed of the storm. New warnings will be issued ahead of the storm if it continues to present a danger.

Storm Prediction Center

The National Weather Service's Storm Prediction Center (SPC) issues outlooks for severe weather several days in advance. These include color coded regions on a map that give a general probability for how likely specific severe weather events are. Although these are only updated 5 times in a given day, they can give you an idea of what to expect; if the outlook indicates that your area is at risk for tornadoes, you can take precautions and keep an extra close eye on the weather.

You can find the SPC outlooks at www.spc.noaa.gov

Local weather channels

Although many people turn to social media for news these days, local weather stations are still a valuable resource for weather preparedness. At the very least, watching the weekly forecast at the top of the week can help you get an idea of what weather threats might be present. In an actual weather emergency, most local weather stations go live to help guide communities through.

Social media

Recently, weather related content on social media has seen a massive boom in popularity and availability. You can find everything from forecasts to live coverage and even on-the-ground reporting for severe weather events. Like your local weather, these tools can help you keep you informed in real time so you're never caught off guard.

Weather apps

There are many helpful weather apps you can download for your phone that range from simple weather forecasts to live radar and emergency alert apps.

While all radar products have a slight delay, radar apps are a great way to track the movement and location of tornado-warned storms so you can get as much warning as possible.

Even with radar, it's seldom practical to stay up all night watching it if severe weather is on the horizon. That's why some alert apps, like the Emergency Alert App from the American Red Cross, can issue loud alarms to wake you if danger is imminent in your area. Combined with a NOAA weather radio alarm, you can create a very reliable early warning system.

Emergency action plan

When that alert sounds or sirens wail, it's important to act – not think. But acting without a plan can be dangerous, too, so it's important to have a tornado emergency plan in place beforehand.

Talk to your family. Develop an emergency tornado preparedness plan with your family ahead of time. Discuss awareness, shelter, communication, and general safety. Everyone in your household capable of doing so should know how to stay alert when severe weather is possible, understand how to get in touch with one another, and where to shelter if tornado impact is imminent. Don't forget to make accommodations for members of your household who may have mobility issues, as well as pets.

Designate a shelter. As part of your tornado preparedness plan, designate a room in your home as your shelter ahead of time. If you have a storm shelter or a tornado safe room, this is clearly your best option. However, if you do not, your next best option is a cellar or basement below ground.

If you do not have a room below ground, the next best option is a small, windowless room in the interior of your home (with no exterior walls) on the lowest level. In most homes, this is a bathroom, closet, or space underneath a staircase.

Keep it clear of clutter when possible, or at least clear it out if you know that severe weather is possible in the near future. You should store your tornado or emergency kit here, including pillows, cushions, bike helmets, flashlights, and your NOAA weather radio.

Shelter in place. It is not recommended that you try to outrun a storm to get home - being on the road, stuck in traffic in your car, is incredibly dangerous when a tornado is on the ground in your area. If you are not at home when you get a severe weather warning, find the nearest sturdy building and seek shelter in a windowless room on the lowest floor of the building. Most large buildings, such as schools or hospitals, and large businesses should have a plan in place and a shelter designated.

Run drills. Practice makes perfect! When you're facing an emergency like a tornado where every second counts, it can be hard to think clearly in the moment. However, conducting regular drills with your family can help solidify your plan so that everyone is as prepared as possible should the moment ever come.

Essential insurance tips for tornado preparedness

The damage a tornado causes to a home can range from simple broken windows to complete destruction – a total loss. Fortunately, tornado damage and similar severe weather losses are covered by the “windstorm” peril in your homeowners insurance policy. Although this means that insurance can help rebuild and replace after the storm, it's important to take these steps to prepare beforehand.

Complete a home inventory checklist

Homeowners insurance also provides coverage for the personal belongings inside of your home. It's important to keep a record of those belongings to ensure that you have enough coverage for them, but also to ensure that the process of replacing them goes as smoothly as possible. **Download [Germania's Home Inventory Checklist](#)**. After a chaotic event such as a tornado, it can be nearly impossible to try to recall the relevant details.

Review policy and coverage limits

As the cost of building materials and labor increase over time, so does the cost to rebuild your home. For that reason, it's always a good idea to check in with your insurance agent to ensure that your coverage limits are sufficient. This is especially true if you have made any recent improvements or additions to your home.

Review your policy to see whether losses are covered at replacement cost or actual cash value. Replacement cost pays based on what it would cost to replace the item today while actual cash value pays today's cost minus depreciation.

Lastly, review the limits for the additional living expenses (ALE) portion of your policy.

Review your auto insurance

Although homeowners insurance will help you replace your home and personal belongings, it's also important to consider your auto insurance.

Comprehensive auto insurance (also known as “other than collision” or “otc”) can cover tornado damage to your vehicle. However, your standard liability and collision policies will not.

As part of your tornado preparedness plan, review your auto insurance to understand your coverages.

What should you do if your home is hit by a tornado?

Tornadoes can turn life upside down in a matter of moments. It can take families and communities months or even years to rebuild and heal. If a tornado impacts your home, make sure to follow these steps to help begin the process.

Safety first

It can be tempting to start sifting through the damage, but it's important to first make sure that the danger has passed - sometimes more storms are on the way. If possible, continue to monitor the weather until you're certain the coast is clear.

- Before assessing any damage, make sure that there are no damaged power lines or gas lines
- Follow instructions and advice from civil authorities like police, EMS, or firefighters.
- Evacuate the area if needed and contact your insurance provider to begin the claims process.

Find shelter - Additional Living Expenses, (ALE)

If your home is damaged to the point where it is no longer safe to stay, or if you are asked to evacuate, your homeowners insurance policy will likely provide reimbursement for additional living expenses. This includes essentials such as the cost of a hotel, food, and clothing.

Make sure to save receipts to provide to your insurance provider to review for potential reimbursement.

If your home is damaged

- Make temporary repairs as long as it is safe to do so. Cover holes or broken windows to prevent further damage. Don't attempt permanent repairs until an adjuster has had a chance to inspect the damages.
- Keep receipts from any repairs you make.
- Contact your insurance provider as soon as possible to begin the claims process.
- Obtain a copy of your home inventory checklist and review it. Use it to make a list of the damaged items that may need to be replaced.
- Make a list of damages you want to show to the insurance adjuster.

- Don't throw out damaged belongings just yet – you'll want to show the adjuster.
- If debris is dangerous and needs to be disposed, carefully document it beforehand.
- Document the damage with photos and/or video.

If your home is a total loss

- Contact your insurance provider as soon as it is safe to do so to begin the claims process.
- Your additional living expenses (ALE) will help you find temporary housing (like a hotel) and can provide clothes and food, too. Make sure to keep all receipts.
- Schedule an inspection with your insurance provider as soon as you can.
- Review your home inventory checklist.

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Claims Direct – (877) 437-6264

Local (Brenham/Washington County) – (979) 836-5224

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Email: info@germaniainsurance.com

My Agent's Number _____

Claims Contact Number _____

Policy Number _____