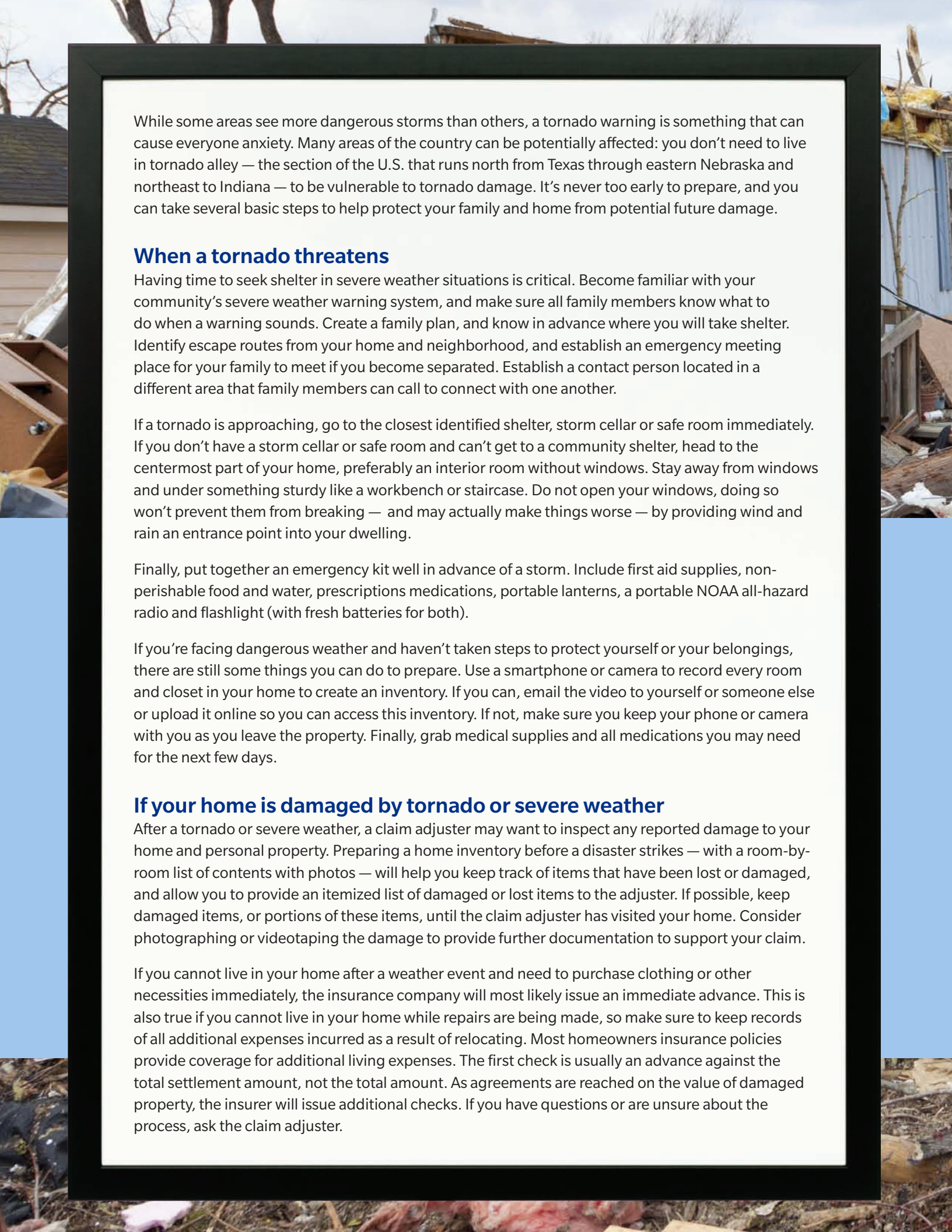


TORNADO SAFETY TIPS

The more you know, the better you can plan for what's ahead.





While some areas see more dangerous storms than others, a tornado warning is something that can cause everyone anxiety. Many areas of the country can be potentially affected: you don't need to live in tornado alley — the section of the U.S. that runs north from Texas through eastern Nebraska and northeast to Indiana — to be vulnerable to tornado damage. It's never too early to prepare, and you can take several basic steps to help protect your family and home from potential future damage.

When a tornado threatens

Having time to seek shelter in severe weather situations is critical. Become familiar with your community's severe weather warning system, and make sure all family members know what to do when a warning sounds. Create a family plan, and know in advance where you will take shelter. Identify escape routes from your home and neighborhood, and establish an emergency meeting place for your family to meet if you become separated. Establish a contact person located in a different area that family members can call to connect with one another.

If a tornado is approaching, go to the closest identified shelter, storm cellar or safe room immediately. If you don't have a storm cellar or safe room and can't get to a community shelter, head to the centermost part of your home, preferably an interior room without windows. Stay away from windows and under something sturdy like a workbench or staircase. Do not open your windows, doing so won't prevent them from breaking — and may actually make things worse — by providing wind and rain an entrance point into your dwelling.

Finally, put together an emergency kit well in advance of a storm. Include first aid supplies, non-perishable food and water, prescriptions medications, portable lanterns, a portable NOAA all-hazard radio and flashlight (with fresh batteries for both).

If you're facing dangerous weather and haven't taken steps to protect yourself or your belongings, there are still some things you can do to prepare. Use a smartphone or camera to record every room and closet in your home to create an inventory. If you can, email the video to yourself or someone else or upload it online so you can access this inventory. If not, make sure you keep your phone or camera with you as you leave the property. Finally, grab medical supplies and all medications you may need for the next few days.

If your home is damaged by tornado or severe weather

After a tornado or severe weather, a claim adjuster may want to inspect any reported damage to your home and personal property. Preparing a home inventory before a disaster strikes — with a room-by-room list of contents with photos — will help you keep track of items that have been lost or damaged, and allow you to provide an itemized list of damaged or lost items to the adjuster. If possible, keep damaged items, or portions of these items, until the claim adjuster has visited your home. Consider photographing or videotaping the damage to provide further documentation to support your claim.

If you cannot live in your home after a weather event and need to purchase clothing or other necessities immediately, the insurance company will most likely issue an immediate advance. This is also true if you cannot live in your home while repairs are being made, so make sure to keep records of all additional expenses incurred as a result of relocating. Most homeowners insurance policies provide coverage for additional living expenses. The first check is usually an advance against the total settlement amount, not the total amount. As agreements are reached on the value of damaged property, the insurer will issue additional checks. If you have questions or are unsure about the process, ask the claim adjuster.



Inspect and protect your property

Once the storm has passed and you've checked in with friends and family, the next step is to call your insurance agent to report any property damage. If it is safe to do so, you can protect your property from further damage by making small, emergency repairs to your home before an insurance agent sees it. This could include boarding up windows, putting a tarp on the roof, and salvaging undamaged items. Check with your insurance company to see what items they will pay for when used in protecting property after a storm.

Always be careful before entering a damaged building. If your property has sustained serious structural damage or if there are doubts about safety, contact local government officials, as they may order people to stay out of residences or specific areas. Report downed power lines or gas leaks to the utility company. Keep electricity off if the house has been flooded, and never turn electricity on or off while standing in water. Rely on professionals to restore your utilities.

Be proactive

When dealing with a tornado or severe weather event, preparation makes a difference in your ability to respond. In addition to making an emergency plan and having the needed supplies, homeowners insurance is your best defense: most standard homeowners insurance policies cover damage done by tornado, windstorms and hailstorms.

Talk with your Farmers agent. They can help you understand the protection offered by a homeowners policy, with clear explanations and answers to your questions. Because the more you know, the better you can plan for what's ahead.

More information on storm preparedness can be found at farmers.com/storm_strike.html





As you make plans to rebuild or repair your home, ask your contractor, your insurance adjuster or your local home improvement store about features you might include that would help make your home better able to resist natural disasters common in your area.



The information provided is general in nature and was obtained from various sources. It provides examples of safety precautions you can consider to help prepare yourself, others and your personal property for natural disasters. Not every acceptable precaution or loss control procedure is contained in this material. Please recognize that a particular precaution may not be appropriate or effective in every circumstance. We encourage you to use your own good judgment about what's appropriate. We do not endorse, recommend, or guaranty any products and the information provided is not intended to replace any manuals or other instructions provided by the manufacturer. The information contained herein does not affect any policy contract. Whether a particular loss is covered depends on the specific facts and the provisions, exclusions and limits of your policy. Although we believe the information to be reliable and accurate we do not warrant its accuracy or reliability nor do we make any guarantee of results from its use nor do we assume any liability in connection with either the information or the loss control suggestions made. When appropriate, you should consult a licensed qualified professional to perform various loss control measures.