

APCIA's

Tornado Preparedness Guide

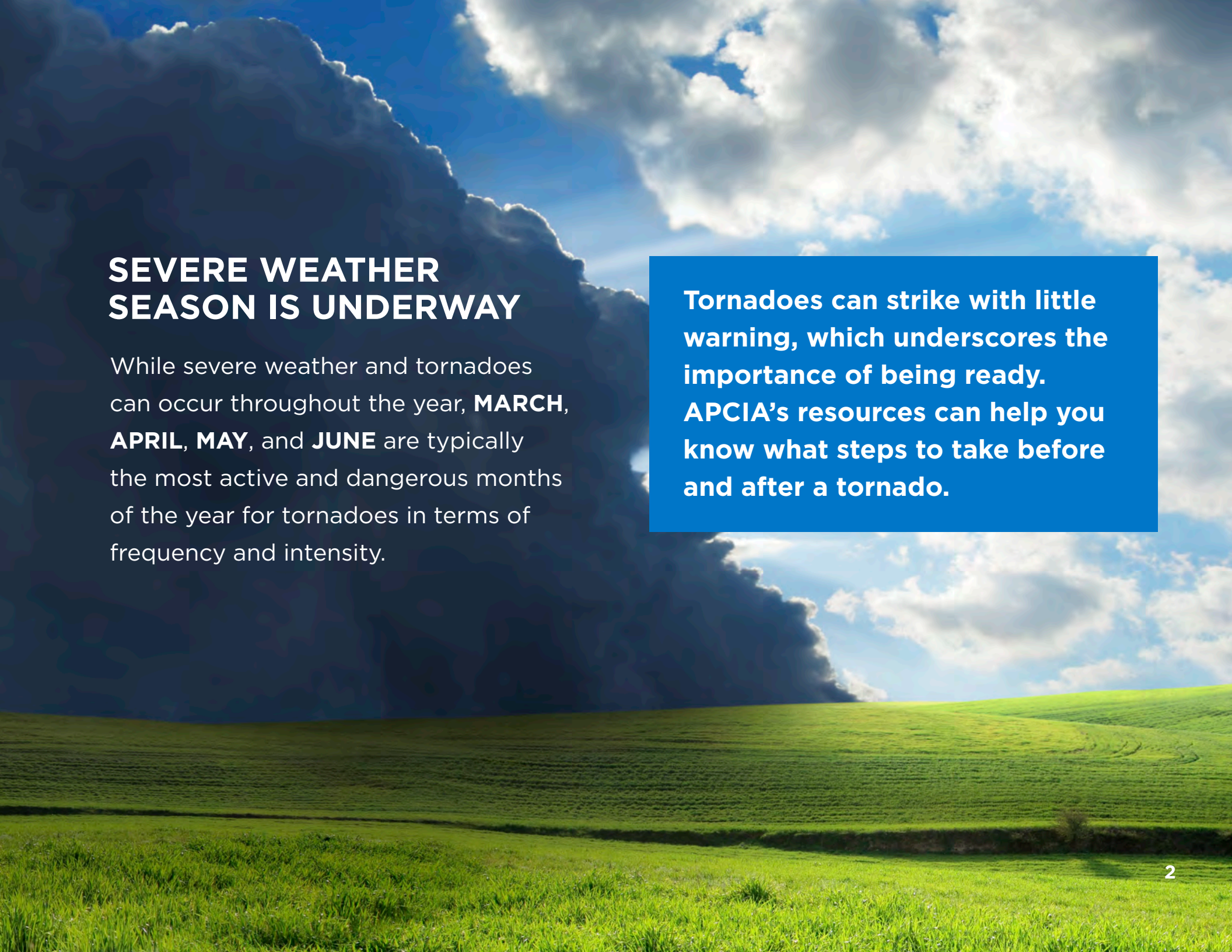
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SEVERE WEATHER SEASON IS UNDERWAY

While severe weather and tornadoes can occur throughout the year, **MARCH**, **APRIL**, **MAY**, and **JUNE** are typically the most active and dangerous months of the year for tornadoes in terms of frequency and intensity.

Tornadoes can strike with little warning, which underscores the importance of being ready. APCIA's resources can help you know what steps to take before and after a tornado.

SAFETY TIPS FOR TORNADO SEASON

If you are outside or in a mobile home



- If there is a tornado warning, seek shelter inside a sturdy building, preferably with a basement.
- If you cannot shelter in a building, lie flat in a ditch or other low-lying area.
- Cover your head and neck with your arms.

If you are driving



- Do not try to outrun a tornado in your car.
- If it is safe to do so, drive to a sturdy structure or building where you can seek shelter inside.
- Do not seek shelter under an overpass.

If you are in a house



- Seek shelter in an interior part of a basement.
- If there is no basement, go to an inside room, without windows, on the lowest floor such as a center hallway, bathroom, or closet.
- Protect yourself from flying debris with pillows, blankets, cushions, etc.

INSURANCE PROTECTS POLICYHOLDERS WHEN DAMAGE OCCURS

Insurance can provide coverage for hail and tornado damaged homes and cars.



Coverage for damaged homes:

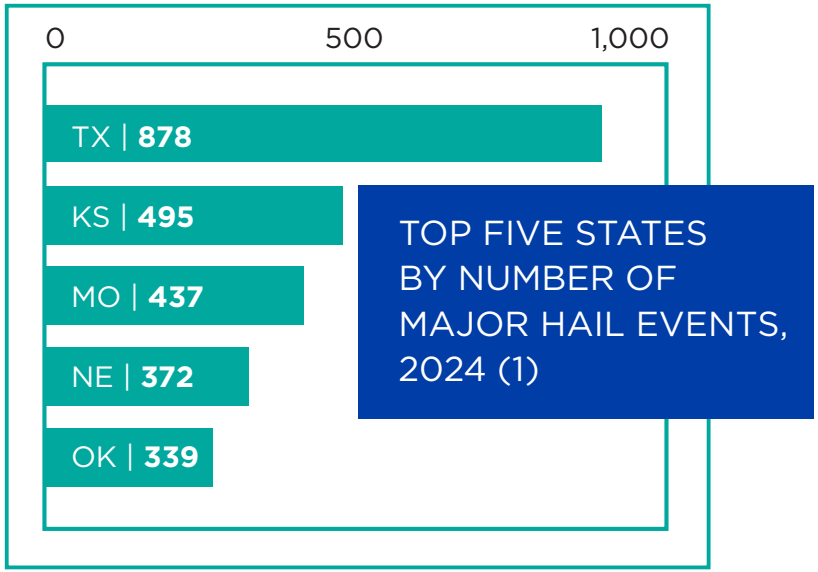
Most severe weather-related events like hail and tornadoes are covered by homeowners or renters policies.

The most common types of hail damage involves roofs, producing an estimated $1.6 billion in damages annually, but window and siding damage are also frequent causes for insurance claims.

Coverage for damaged cars:

Comprehensive coverage provides protection against losses other than collision, such as fire, theft, vandalism, hail damage and many other weather events.





(1) Hailstones one inch in diameter or larger.

Source: U.S. Department of Commerce, Storm Prediction Center, National Weather Service.

INSURANCE PROTECTS POLICYHOLDERS WHEN DAMAGE OCCURS

Most severe weather-related events like hail and tornadoes are covered under either a homeowners, renters or commercial insurance policy. Insurance is there when you need it and there are simple steps to follow to ensure you are adequately protected.





APCIA's TORNADO RECOVERY TIPS

1. **SECURE PROPERTY** from further damage or theft.
2. **CONTACT YOUR INSURER** or agent as soon as possible to report damage and start the claims process.
3. **INVENTORY LOSSES** and photograph damage to provide to your insurance adjustor.
4. **MAKE REPAIRS** if it is safe to do so and keep all receipts for anything you buy that is associated with your loss.
5. **ASK YOUR INSURER OR AGENT IF YOUR POLICY PROVIDES REIMBURSEMENT** for additional living expenses if the property is determined to be uninhabitable due to damage.
6. **BE ALERT TO CONTRACTOR FRAUD** following a natural disaster. Let your insurer verify what repairs are necessary before signing any contracts for repair work.
7. **CONTACT YOUR INSURER, AGENT, OR LOCAL BETTER BUSINESS BUREAU FOR REFERENCES ON POTENTIAL CONTRACTORS.** Verify the contractor is licensed and insured.

TIPS FOR WORKING WITH YOUR BANK OR MORTGAGE SERVICE PROVIDER

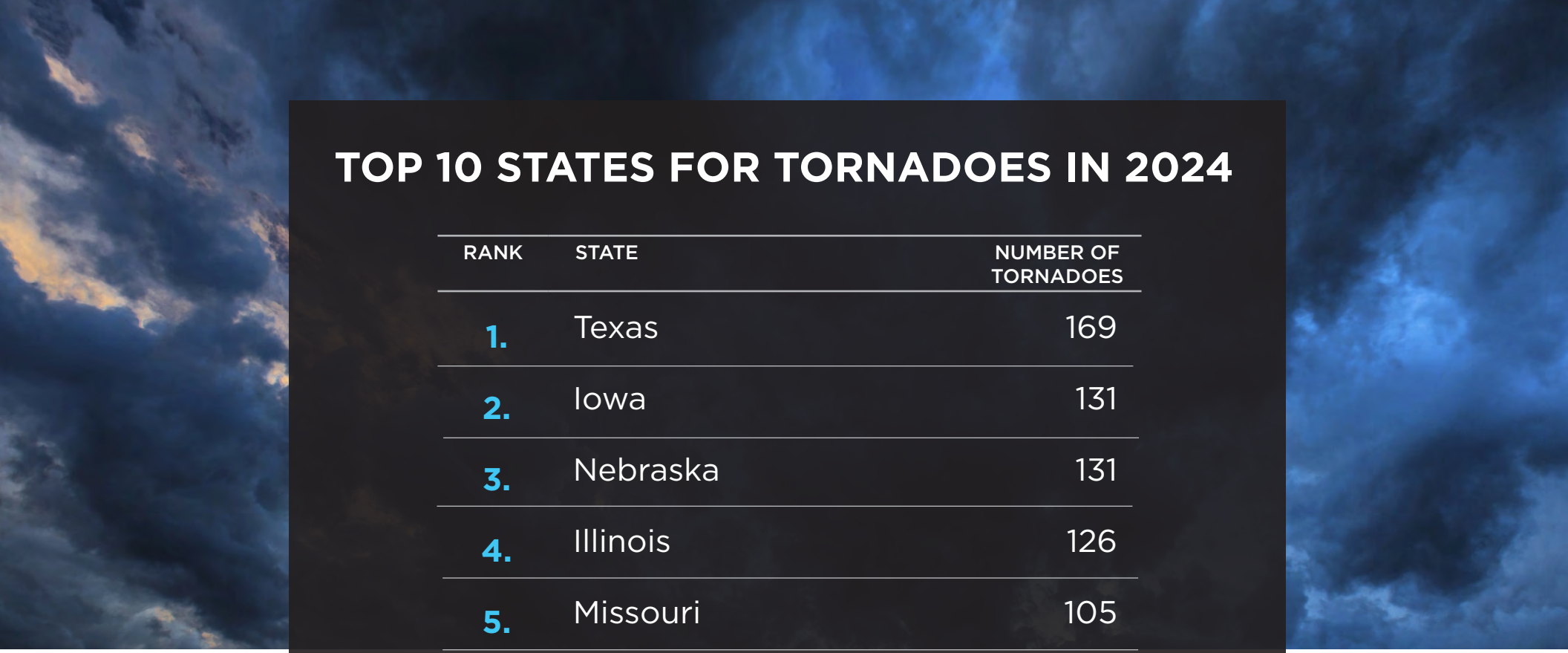
- If you have a mortgage on your home and sustain significant damage ($10,000 or more) after a natural disaster, contact your bank or loan servicer after you submit your insurance claim. Ask about the process they will require to complete the construction and repair of your property.

- Provide the bank with the contractor's bid and how much money is needed up front to start the job.

- If the check you receive from your insurer includes payment for the loss to contents or additional living expenses, the bank or loan servicer should release those amounts immediately. Only payments related to the structural losses should be held in escrow.

- Once the work is completed, **do not sign over the check to the contractor until you are satisfied with the job**.





TOP 10 STATES FOR TORNADOES IN 2024

RANK	STATE	NUMBER OF TORNADOES
1.	Texas	169
2.	Iowa	131
3.	Nebraska	131
4.	Illinois	126
5.	Missouri	105
6.	Florida	103
7.	Louisiana	92
8.	Oklahoma	91
9.	Kansas	89
10.	Ohio	82

Source: Insurance Information Institute