Tornadoes can quickly become life-threatening and cause serious hazards. These rapidly forming events have the potential to interrupt power, communication services and cause serious destruction. Learn what to do to keep yourself and your loved ones safe.

Before a Tornado Strikes – Expect the Unexpected

Tornadoes happen fast and leave little time for you to act. Having a plan with the necessary supplies and information on hand, can make an enormous difference in an emergency. Before disaster strikes, make sure you:

• Identify the safest possible place in your home for you, your family and your pets to shelter in place. Make sure everyone in your household is aware of the location of the safe area and where the emergency kit can be found.

• Identify where and to what extent your home is vulnerable and develop an action plan.

• Have an adequate source of weather information, such as a tone alert weather radio, to keep informed of weather conditions so you know if you need to move your family to a secure location or take cover.

• Keep names and phone numbers of an electrician, heating contractor, plumber and fire department easily accessible. You may need to go outside your local area to find services that are not affected.

• Do not store gasoline indoors where the fumes could ignite.

• Build out an emergency kit that contains a first aid kit, prescription medications, over-the-counter painkillers, emergency lighting, backup chargers and batteries in case of power loss, extra clothes, electric generator, and other emergency supplies.

• Conduct routine maintenance and inspection of possible weak points in your home and outside of it.

• Make sure house exterior doors, windows and roof hatches close and latch.

• Remove trees and branches that could fall on house walls, roof or power lines.

• Inspect and repair loose or damaged building components such as siding, soffit and fascia, shingles and roofing, brickwork, and brick chimneys.

• Keep insurance policies, documents and other valuables in a safe-deposit box — you may need quick access to them.
Watch vs. Warning – Know the Difference

- A **tornado watch** (being prepared) means that tornadoes are possible and that you should remain alert for approaching storms. You should watch the sky and stay tuned to NOAA Weather Radio, commercial radio or local news for information.

- A **tornado warning** (taking action) means that a tornado has been sighted or indicated by weather radar and you should take shelter. During a warning, a tornado has been spotted in your area on the ground either in your county or moving toward your county.

During a Tornado – Stay Sheltered in Place

- Shelter in place in the emergency area of your home — this should be a windowless room, such as a bathroom, basement or closet.

- Be mindful of where you take shelter as windows may break and heavy or dangerous objects may move during a Tornado event.

- Monitor weather conditions throughout, staying sheltered until the danger has passed.

After a Tornado – Assess the Damage

- Continue listening to local news or a NOAA Weather Radio for updated information and instructions.

- Inspect your home’s structure, utilities and systems.

- Be careful where you walk as nails, sharp objects, and hard to see hazards may be present.

- If safe, make temporary and emergency repairs as needed.

- Take pictures of damage, both to your home and its contents, for insurance purposes.

- Keep all receipts for out-of-pocket expenses.

**Notify NFP right away if you believe you will have a claim to file.**

NFP cannot guarantee that all information here will be applicable to every situation. While we use reasonable efforts to ensure accuracy, your situation may require different actions and this article is not a complete list of all possible risk management strategies. We assume no responsibility or liability for an action or inaction taken as a result of this content.

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