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Tornado Preparedness and Response Guide for Businesses

POWER THROUGH PARTNERSHIP

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Introduction

Tornadoes—narrow, violently rotating air columns extending from a thunderstorm to the ground—are one of nature’s most powerful and deadly forces. The United States sees more tornadoes than any other country, with more than a thousand occurring each year, often resulting in serious property damage, injuries and death. While most damage from tornadoes typically occurs east of the Rocky Mountains, just about anywhere in the United States is at risk for severe winds from tornadoes.

Tornadoes can have a devastating impact on businesses. Lost production, sales, income, and labor time; increased commute times; higher transportation costs from goods having to be rerouted; decreased tourist activity; and utility disruptions can all hinder business operations following a tornado. In fact, 40% of small businesses don’t reopen following a natural disaster, according to the Federal Emergency Management Agency and the U.S. Department of Labor.

April, May, and June are the busiest months for tornadoes in the United States, but tornadoes can occur at any time throughout the year and with little to no advanced warning. Tornadoes can also vary in size and strength. After a tornado has passed, the National Weather Service (NWS) will rate the tornado’s strength using the Enhanced Fujita (EF) Scale based on the severity of the damage and estimated wind speed. The assigned EF ratings range from EF0 to EF5. This chart breaks down the EF scale further:

EF Rating	3-Second Gust (MPH)
0	65-85
1	86-110
2	111-135
3	136-165
4	166-222
5	Over 200

Businesses should be prepared to protect their employees, customers, property, and business continuity at all times. Even though tornadoes can develop quickly and unpredictably, you can take measures to protect your business and employees. This guide provides actionable suggestions and best practices for reducing the impact of tornadoes on your business.

Before A Tornado

Tornadoes often form with little to no warning. In fact, tornado warnings are issued an average of just 11 minutes before a tornado touches down, according to the National Oceanic Atmospheric Administration (NOAA). Therefore, it's important for your business to continuously plan, equip and train for the possibility of a tornado—especially if it's located in an area with a high probability of tornadoes. According to the U.S. Department of Commerce, the NOAA's Storm Prediction Center, and the NWS, the following 10 states saw the highest number of tornadoes in 2022:

Rank	State	Number of Tornadoes
1	Mississippi	184
2	Texas	160
3	Alabama	117
4	Minnesota	77
5	Florida	73
6	Kansas	68
7	Louisiana	61
8	Arkansas	56
8	Georgia	56
9	Iowa	53
10	Colorado	39

Before a tornado is even predicted, you should develop a comprehensive written plan that will help your business to accomplish the following.

Protect Your Employees and Customers

To best keep employees and customers safe during a tornado, it's important to take these steps:

- **Understand alerts.** Monitor weather forecasts and developments. If conditions take a turn for the worse, it is important to understand the different tornado alert levels. The NOAA's Storm Prediction Center and your local forecast office will issue the following alerts in the event of a tornado:
 - **Tornado watch**—A tornado watch means tornadoes are possible in and near the watch area. They are a signal to be ready to seek shelter and continue to monitor radio and television for more information.
 - **Tornado warning**—A tornado warning means a tornado has been sighted or indicated by weather radar. If a warning is issued, find shelter immediately.

- **Tornado emergency**—A tornado emergency is rare; it is only issued for an area with a confirmed tornado where there is a severe threat to human life and catastrophic damage is imminent or ongoing.
- **Identify shelter locations.** An underground shelter—such as a basement or storm cellar—may provide the best protection from tornadoes. However, if an underground shelter is not available, consider the following alternatives:
 - A small interior room without windows on the lowest floor (e.g., bathroom, closet, center hallway).
 - A room constructed with reinforced concrete, brick, or block.
 - If you're located in a high-risk area and your building does not offer adequate protection that will accommodate all employees and customers, your business should harden a section of the building or build a safe room.
- **Clarify worker roles.** It's important for employees to understand their functions during an emergency so they know what is expected of them before, during and after a disaster.
- **Establish communication procedures.** Communication procedures can include implementing an emergency notification system, creating a strategy for knowing who is in the building, appointing team leaders to communicate with and direct people in an emergency, and developing a list of external emergency contacts, such as the police.
- **Create emergency signage.** These signs can be posted to direct employees, customers, and visitors to safe areas during a tornado.
- **Keep emergency supplies on hand.** Some basic disaster kit supplies include the following:
 - A battery-operated NOAA weather radio
 - Three days' supply of water and nonperishable food
 - Plastic tarps and blankets
 - Whistles to signal for attention
 - A first-aid kit, including items such as over-the-counter painkillers, rubbing alcohol, an eye-wash kit and vomit-inducing medicine in the event of accidental poisoning.
 - Flashlights, lanterns, and batteries
 - Cellphones and cordless power banks
- **Conduct regular drills.** Conducting drills on a regular basis can help prepare employees for what to do in the event of a tornado. Local public safety officials and emergency responders can observe, advise, or participate in these trainings.

Protect Your Property

To best protect property in the event of a tornado, utilize these measures:

- **Secure outdoor equipment.** Outdoor equipment and furniture can not only become damaged but also cause damage by becoming airborne projectiles during a tornado. Secure property using braces, straps, fasteners, anchors, or ties.
- **Remove trees or branches.** Any trees or branches that could damage property or fall on power lines during high winds should be removed.
- **Reinforce vulnerable or damaged building components.** Vulnerable or damaged building components such as garage doors, roofing, siding, soffit and fascia, and brickwork should be repaired or reinforced through added supports.
- **Utilize wind mitigation techniques.** New construction should utilize wind mitigation techniques to prevent damage caused by high winds. Existing structures can incorporate these practices by fortifying the roof, windows, and doors.
- **Store vital equipment in protected areas.** Servers and other vital equipment should always be in protected areas of a building, preferably in tornado-resistant rooms.

Promote Business Continuity

A business continuity plan outlines how your business can restore critical operations during an unplanned disruption in service. When creating a business continuity plan, consider these guidelines:

- **Choose individuals who will activate the plan.** There should be a designated person or team who will oversee the activation of the business continuity plan.
- **Identify the necessary business operations that must continue during a disruption.** Certain business operations must remain functional following a tornado. While planning business continuity, identify which operations are necessary and how to ensure they continue after a disaster.
- **Create a crisis communication plan.** The crisis communication plan should include standards for communicating with suppliers, vendors and the public following a disaster.
- **Identify a temporary work location.** Tornado damage may leave your business uninhabitable for days, weeks or months. Therefore, identifying a temporary work location before a tornado can help to minimize interruptions.
- **Develop a process to back up records.** Records that are not easily reproduced—such as insurance documents, legal contracts, tax returns and accounting statements—should all be backed up to the cloud or a server that is not on the business property.
- **Review existing insurance policies.** Proper coverage is a significant and important part of any business continuity plan. Most commercial property insurance policies typically cover wind damage. Before

catastrophe strikes, it's important to consult with your insurance agent to ensure you understand what is and is not covered under your current policy. Considerations include the following:

- **Policy limits**—Are the building(s) and contents insured to value?
- **Business interruptions**—Is there coverage for a potential loss of income while the premises is unusable?
- **Extra expenses**—Is there coverage for any extra expenses incurred while operating the business out of a temporary location?

After A Tornado

The following response and recovery operations can help get your business up and running again after a tornado:

- **Check for injuries.** After the tornado subsides, check on-site employees and customers for injuries. If there are serious injuries, do not attempt to move people and call for medical assistance immediately.
- **Watch for potential hazards.** Be careful when entering any area that could have been damaged. Exposed nails, broken glass, and objects in contact with downed power lines all pose hazards.
- **Execute the communication plan.** Initiate communication procedures to update employees, suppliers, customers, and other stakeholders.
- **Assess the damage.** After the proper authorities have approved returning to the property, begin the damage assessment. Document losses, take photos and identify potential hazards.
- **File insurance claims.** Contact your insurance professionals when possible and, if necessary, begin the claims process for any covered losses.
- **Make temporary repairs.** Take steps to protect or preserve property and equipment from further damage by making temporary repairs.
- **Start the restoration process.** Begin the reclamation and cleaning process as soon as possible; exposure to water and other factors can cause irreparable damage if not quickly addressed.
- **Keep tabs on costs.** Track all costs associated with the claims process and identify and capture expenses directly related to the claim.



Conclusion

It may seem overwhelming to create a tornado response plan, but fortunately, you don't have to do it alone. To learn more about tornado preparedness practices and specific coverage available, working with qualified insurance professionals is essential. Contact us today to learn more.



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APPENDIX

POWER THROUGH PARTNERSHIP

CHECKLIST

Before, During, and After a Tornado

Date: _____ **Assessment conducted by:** _____

Tornadoes are violent storms and one of the most destructive types of natural hazards. While there are reliable warning systems available, tornadoes can still develop with little to no warning, resulting in property damage, business losses and injuries. As such, it's important to take preventive action to minimize such risks from occurring.

Consider the following when preparing your business before, during and after a tornado:

Before The Storm	Yes	No	N/A
Is there a written pre-emergency plan in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has a shelter-in-place location been identified?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are workers aware of their roles during an emergency?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have communication procedures been established?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there an emergency notification system in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a system in place for knowing who is in the building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have team leaders been appointed to communicate with and direct people in an emergency?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a list of external contacts—such as the police—readily available?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has emergency signage been created to direct employees, customers, and visitors to safe areas during an emergency?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are emergency supplies—including a battery-operated weather radio, first aid kit and flashlights and batteries—stocked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are regular drills conducted to ensure employees know what to do during a tornado?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a process in place to regularly update employee contact information?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does your business have sheltering plans and evacuation procedures in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is outdoor equipment and furniture secure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have vulnerable building areas, such as garage doors or roofing, been reinforced?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are facility shutdown, warning, and evacuation procedures in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Before The Storm	Yes	No	N/A
Is there a crisis communication plan in place for communicating with suppliers, vendors and the public following a disaster?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Has a temporary work location been identified?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a process for backing up records, including insurance documents, legal contracts, tax returns and accounting statements?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have existing insurance policies been reviewed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

During The Storm	Yes	No	N/A
Have outdoor equipment and furniture been moved inside?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have on-site employees and customers been instructed to shelter in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are occupants in a predesignated room, bathroom, or hallway on the lowest floor and away from corners, windows, doors, and exterior walls?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is everyone accounted for?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there an emergency broadcast radio in use?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

After The Storm	Yes	No	N/A
Have the proper authorities confirmed the tornado has passed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have all on-site employees and customers been checked for injuries?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have employees, suppliers, customers, and other stakeholders been updated on the situation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has an insurance claim been filed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have losses been documented with photos and videos?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all costs associated with the claims process being tracked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For more risk management guidance, contact us today.

Additional Resources

- Federal Emergency Management Agency www.FEMA.gov
- Centers for Disease Control and Prevention www.cdc.gov/disasters/tornadoes
- Insurance Institute for Business & Home Safety <https://ibhs.org/wind/tornado-resources>
- Ready.gov <https://www.ready.gov/tornadoes>
- Weather.gov www.weather.gov/safety/tornado

Emergency Contacts:

Insurance Agent/Broker	
Building Owner	

HVAC Contractor	
Electrician	
Plumber	
Other	