

SEVERE WEATHER PROCEDURES

Every state is at some risk for tornadoes. Occasionally, tornadoes develop so rapidly that little, if any, advance warning is possible. Tornadoes are most likely to occur between 3 and 9 p.m., but can occur at any time of day or night, any day of the year. Peak tornado season in the southern states is March through May, and during the late spring through early summer in the northern states. With the devastating storms and tornadoes that occurred last month, it is important to review your severe weather procedures.

PROTECTING YOUR PROPERTY FROM STORM DAMAGE

Inspect your building and grounds to determine how safe and secure it will be in the event of a severe weather event, and make corrections if needed.

- Trim or remove trees and limbs that could fall on the building in high winds.
- Inspect your roofing material, making sure flashing is in place and shingles are not loose.
- Clean out gutters, eaves and downspouts to allow for proper roof drainage.
- Correct any potential fire hazards, and consider installing lightning rods and electric surge protection. The surge protection should be installed to protect sensitive electrical equipment, such as computers, telephones, and copy and fax machines. Make sure that electrical circuits are properly grounded.
- Secure anything that can blow away or cause damage to your building, including all outdoor furniture, signage and canopies.
- Make sure appropriate individuals know the location of all utility shut-off switches and valves in case they need to be turned off.

WATCHES VERSUS WARNINGS

In order to prepare for a severe storm, it is important to know the difference between the watches and warnings issued by the National Weather Service (NWS):

- **Severe Thunderstorm or Tornado Watch** – NWS meteorologists have determined that severe thunderstorms or tornadoes are likely to occur in your area. Know if your area is in the watch area by listening to a NOAA Weather All Hazards Radio or to commercial radio or TV newscasts. Remain alert for changing weather conditions and approaching storms. Watch the sky and stay tuned for NWS warnings.
- **Severe Thunderstorm or Tornado Warning** – NWS meteorologists have determined that a severe thunderstorm or tornado is occurring or likely to occur within minutes, in the specified area. Warnings indicate imminent danger to life and property.

SEEKING SHELTER FROM THE STORM

If you are under a warning, you should seek shelter immediately in the most protected area of the building:

- Go to a pre-designated shelter area, such as a safe room, basement, storm cellar, or the lowest building level. Put as many walls as possible between you and the outside.
- If there is no basement, go to the center of an interior room on the lowest level (closet, interior hallway), away from corners, windows, doors and outside walls.
- Get under a sturdy table and use your arms to protect your head and neck. Most injuries associated with high winds are from flying debris.
- In a multiple level building, go to a small, interior room or hallway on the lowest floor possible.
- Close all windows, and keep any drapes, blinds, or window shades closed to protect occupants from the possibility of breaking glass.
- Stay calm, and provide reassurance to the tenants. Keep them as comfortable as possible.
- Be sure to listen to weather reports for updates. Do not leave the area until the storm has passed and the warning has lifted.
- If possible, park vehicles in a garage or under a shelter.

PICKING UP AFTER A STORM-RELATED LOSS

Taking the proper precautions to minimize the damage is just as important after a storm hits as it is prior to it causing any harm. Follow these tips if your building is damaged by a severe storm:

- Treat those who have an injury or seek medical attention for them.
- Assess any damage. Take pictures, if possible.
- Secure and make temporary repairs to property to prevent further damage and theft.
- Report the loss to GuideOne Insurance as soon as possible, if you are a policyholder. Our 24-hour, seven day a week, claim reporting staff will assist you in getting the GuideOne Insurance Claims Department working quickly for you.
- Contact people who will be necessary to secure the facility, such as building contractors and utility companies.
- Keep any damaged property for the adjuster to review and examine.
- If your facility is not usable, make temporary arrangements at another facility.
- Keep receipts for all expenses incurred.



FEMA photo/Tim Burkitt

While it will hopefully never happen, the best way to survive a severe weather situation is to be prepared for it. Hopefully by following the above procedures, you will be better prepared in case of such an emergency. To learn more about severe weather and how to prepare, please view this fact sheet from the National Weather Service by [clicking here](#).

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This material is for informational purposes only. It is not intended to give specific legal or risk management advice, nor are any suggested checklists or actions plans intended to include or address all possible risk management exposures or solutions.

You are encouraged to consult with your own attorney or other expert consultants for a professional opinion specific to your situation.



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