



Prepare Your Business for the 2010 Tornado Season

Tornadic activity in the United States costs businesses many billions of dollars in property damage each year, as well as loss of facilities and equipment needed to operate and the resulting lost revenues.

In 2009, 1,158 tornadoes were identified by the National Weather Service (NWS). Nine of these storms resulted in 21 confirmed deaths (National Weather Service data).

If your business is located in a region of the country where tornadoes occur with some frequency they may become a risk management issue again in 2010. The following information will assist you in taking the necessary precautions to protect your business.

Preparing for a tornado

- Ask your local emergency management office about your community's tornado warning system and make sure you and all of your employees are aware of its signal.
- Purchase a National Oceanic and Atmospheric Administration (NOAA) weather radio with a warning alarm and battery backup to receive timely updates on developing or changing weather patterns in your area.
- Establish procedures to inform employees when tornado warnings are issued. Make certain they are aware of your company's alert signal(s) and/or communication method. Make arrangements for employees in the field such as drivers, sales personnel, etc.
- Identify and label structurally sound shelter areas in your facility.
- Develop a plan to evacuate employees away from lightweight modular offices or mobile home-sized buildings.
- Conduct tornado training and drills to familiarize your employees with designated shelter areas.

- Review your Business Continuity and Recovery Plan and make any modifications that may be warranted.

When a tornado strikes

Know the difference between a tornado watch and warning:

- A tornado watch is issued when a tornado is likely and you should be ready to take shelter. Stay tuned to radio and television stations for additional information.
- A tornado warning is issued when a tornado has been sighted in the area or is indicated by radar. Take shelter immediately.

If an underground shelter is not available, consider the following:

- Small interior rooms without windows on the lowest floor
- Hallways on the lowest floor away from doors or windows
- Rooms constructed with reinforced concrete, brick or block with no windows and a heavy concrete floor or roof system overhead
- Protected areas away from doors and windows
- Avoid auditoriums, cafeterias and gymnasiums that are covered with a flat, wide-span roof.

Contact TEC Insurance today to learn more about risk management and reduction.

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After a tornado strikes

- Account for employees, check for injuries and provide medical attention.
- Check for safety hazards, including downed power lines, downed trees or branches, gas leaks and blocked drains.
- Check for damage to the facility.
- Begin temporary repairs to protect facilities, equipment and cargo.
- Document any damage with photos and a written description, and begin salvage operations.
- Implement pre-determined communication plans to inform your drivers, other employees and customers regarding operational status, projected recovery and interim plans to meet ongoing customer needs.
- Report your claim.

TEC Insurance wants to help you protect the assets that contribute to the success and profitability of your business. See our web site at www.tecinsurance.net for more information.

This document contains general information on reducing risk. Always consult proper authorities and your legal counsel as appropriate.

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