

# Preparing for the Unexpected – Tornado Season

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As the ten year anniversary of the Joplin Tornado is remembered, AAA shares tips to ensure your home is storm ready.

Tornado season is in full swing once again. From March to July, these destructive whirlwinds are far more likely to wreak havoc on our families and our homes.

Ten years ago, on a hot and humid Sunday afternoon on May 22, 2011 an EF-5 tornado touched down on the western city limits and tore through Joplin and beyond for 13 miles. Wind speeds greater than 200 mph resulted in 158 fatalities and more than 1000 people injured. The cost to repair after the storm is estimated to be around \$2.16 billion. According to the National Weather Service, since record keeping began in 1950, the Joplin Tornado ranks as the 7th deadliest tornado in the U.S. and one of the costliest.

Nationwide, tornadoes have accounted for nearly 40 percent of insured catastrophe losses in the past two decades.

So what steps can you take to ensure that you and your family are protected if a tornado strikes in your area?

## **Educate and Equip Yourself Ahead of Tornado Season**

Before we address options from an insurance perspective, the most important thing you can do to protect your most precious assets during tornado season is research.

“Insurance can do a lot of things,” said AAA Missouri Director of Claims Jim Strike. “But it can’t keep you and your family safe in a natural disaster.”

Tornadoes tend to arrive with little to no warning, so it’s wise to have a contingency plan in place if you do wind up in a dangerous situation. Resources like the National Weather Service offer tips to keep your family safe. Review them early and develop an emergency plan so that everyone in your household knows where to go and what to do if a tornado does hit.

## **What Should I Do To Prepare For a Tornado?**

AAA recommends the following tips for homeowners to prepare their property ahead of potential storms:

Listen to local news or NOAA Weather Radio to stay informed about watches and warnings during any storm. Additionally, sign up for mobile weather alerts on your mobile device.

Know your community’s warning system.

Pick a safe room in your home where household members and pets can gather during a tornado. This should be a basement, storm cellar or an interior room with no windows on the lowest floor.

Practice periodic drills so everyone in your family knows what to do when a tornado is approaching.

Remove diseased and damaged limbs from trees.

Move or secure lawn furniture, trash cans, hanging plants, trampolines and other items that could be picked up by the wind and become a projectile.

Watch and listen for tornado danger signs: Dark, often greenish clouds - a phenomenon caused by hail

An isolated lowering of the base of a thunderstorm cloud of debris

Funnel cloud – a visible rotating extension of the cloud base roaring noise

## **Is Your Home and Property Covered?**

Once you have your family's safety covered, it's time to turn to your homeowners insurance. Don't wait until a tornado arrives to review your coverage. Confirm that your policy is adequate for damage caused by a tornado. Generally, tornadoes and other wind-related damage should be covered by standard homeowners policies. If you have doubts, reach out to your insurance company with any questions you may have.

Remember, however, that your home isn't the only property you need to protect from tornado damage. Prior to a catastrophic event, you should take an inventory of your personal property as well. Particularly, high-value items in your home, such as electronics and furniture, need to be accounted for in the event of a major loss. You never know whether you will need to file an insurance claim on personal property destroyed by a tornado, and it's better to have this information on hand just in case. Likewise, review the comprehensive section of your auto insurance policy to verify that damage to your vehicles by a tornado is covered.

## **Consider Loss of Use**

Another possibility that you may not have considered while preparing for tornado season is loss of use coverage. Depending on how extensive the damage is to your home, you may need to live elsewhere or require additional living expenses throughout the recovery period. If, for example, you need to stay in a hotel or dine out for a while because your home is partially or temporarily uninhabitable, this would fall under loss of use coverage. Typically, loss of use is included as part of your homeowners policy, but again, it's worthwhile to confirm this with your insurance agent before you ever need to file a claim.

Most of all, make sure you're clear on what your policy covers. Most homeowners insurance policies do not cover flood damage, which is usually available for purchase separately. So, if the damage to your home is the result of rainwater that accompanies a tornado that causes flood water to enter your house, you may not qualify for additional living expenses, let alone be able to file a relevant claim. If the tornado winds themselves are directly to blame – say, if debris swept into your home, leading to

damage – then you should be covered. The same principle applies to mandatory evacuations, as your coverage would hinge on the reason behind the evacuation.

## **About AAA**

AAA provides more than 62 million members with automotive, travel, insurance and financial services through its federation of 30 motor clubs and more than 1,000 branch offices across North America. Since 1902, the not-for-profit, fully tax-paying AAA has been a leader and advocate for safe mobility. Drivers can request roadside assistance, identify nearby gas prices, locate discounts, book a hotel or map a route via the AAA Mobile app. To join, visit [AAA.com](http://AAA.com).