

Reduce Your Risks and Prepare for Tornadoes

Tornados can happen anywhere, at any time, and with winds that can exceed 200 miles per hour. No matter where you live, now is the time to prepare and reduce your risks.

TOP CONSIDERATIONS

Don't wait until after a tornado to review your homeowners insurance policy. Check with your insurance agent every year to make sure that you have enough coverage. New construction and renovations increase value and may increase replacement cost.

WHAT YOU SHOULD KNOW

Stay informed. Know the difference between a tornado warning and a tornado watch. A tornado watch means weather conditions are favorable for a tornado. A tornado warning means the weather radar spotted a tornado, and you should be prepared to take shelter immediately. Keep a weather radio in your home in case of a power outage. Stay safe before, during and after a tornado.

Maintain your yard. Trim and remove weak trees that could break during high winds and land on your home. Secure patio furniture and other loose items, or put them in garages or sheds to prevent flying debris from causing damage.

Make a plan. Know how you will contact your family members and where you will meet if you get separated. Know the safe places in your home to take shelter. You should go to a basement, saferoom or storm cellar. If your home doesn't have those features, take shelter in a small interior room on the lowest level.

Create a home inventory. Make a list of all your belongings before severe weather strikes. Include details like brand names, and keep both an electronic and hard copy of the list. This will help reduce stress when filing a claim should you suffer a loss. It will also help ensure that you have enough coverage. The National Association of Insurance Commissioners (NAIC) has a free **Home Inventory app** that can help you group belongings by category, scan barcodes for accuracy, and upload and export photos. The app will also provide disaster preparedness advice and help you file a claim.

THREE THINGS TO REMEMBER

- **Know the signs of a tornado.** Monitor your local media to be aware of watches and warnings.
- **Have a plan in place, and review your plan regularly with your loved ones.** Make a plan for where you will take shelter, how you will care for your pets, and how you will contact your family to update them of your status.
- **Have a GoBag prepared.** Keep medications, important documents, and basic items you'll need to be away from your home for a few days in a GoBag.

More Information

The Department of Insurance can be reached at 402-471-2201, or on its toll-free consumer hotline at 877-564-7323. Additional insurance-related information can also be found at doi.nebraska.gov.