

Spring Tornadoes Are Generally the Most Severe; Make Sure You're Insured

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INSURANCE INFORMATION INSTITUTE

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NEW YORK, April 18, 2011 — The tornadoes that swept through the Midwest, the Great Plains states and the South over the past two weekends are a vivid reminder of the threat these windstorms pose to life and property, and the importance of having the right coverage, according to the [Insurance Information Institute \(I.I.I.\)](#).

Tornado season in the U.S. generally runs from April through July, but those that form in the spring tend to be more severe. Twisters often cause the most damage and loss of life in the densely populated southeastern states, and in the Great Plains states.

“The recent devastation, spread across multiple states, demonstrates the need for everyone to prepare for severe weather events,” said Michael Barry, vice president of Media Relations for

the I.I.I. “No matter where you live, you need to have the right amount, and type, of insurance in order to recover financially after a natural disaster.”

A tornado is a violently rotating column of air extending from a thunderstorm to the ground, and they can occur in almost every U.S. state. Although individual tornadoes are generally not as costly as hurricanes in terms of insured losses because they strike a more limited geographic area, they do occur more frequently. About 1,200 tornadoes, with gusts of wind as high as 200 miles per hour, develop each year in the U.S. Tornado intensity is measured by the Fujita scale, which runs from 1 through 5, the higher number being the strongest. The scale is based on the maximum speed of three-second wind gusts.

The tornado that hit [Mapleton, Iowa](#) on Saturday, April 9 damaged a substantial number of homes and businesses in that community. Meanwhile, Merrill, Wisconsin, was hit by another tornado the next day, and also incurred extensive property damage. Three tornado related injuries were reported in central Wisconsin. At least three barns and one mobile home were adversely impacted by heavy winds in southeastern Minnesota on Sunday afternoon, April 10, as well, according to news accounts.

The 10 states that saw the most tornadoes last year, in order of frequency, were Minnesota (145), Texas (105), Mississippi (100), Kansas (94), Oklahoma (84), Missouri (80), North Dakota (68), Wisconsin (68), Colorado (66), and Illinois (65).

The number of U.S. tornadoes, and the fatalities they caused, rose in 2010 as compared with 2009. The National Weather Service’s [Storm Prediction Center](#) in Norman, Oklahoma, reports that there were 1,282 tornadoes in the U.S. in 2010, up from 1,156 in 2009. Moreover, tornado related fatalities reached 45 in 2010 up from 21 deaths in 2009.

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Standard homeowners and business insurance policies cover wind damage, including that caused by tornadoes, to the structure of the building and its contents. However, you should make sure your coverage limits reflect the cost of rebuilding the structure, and of fully replacing your personal belongings.

Homeowners insurance policies also provide for additional living expenses (ALE). ALE coverage pays the costs of living away from home if you cannot inhabit your house due to damage from an insured disaster. The policy’s ALE provision covers hotel bills, restaurant meals and other living expenses incurred while your home is being repaired or rebuilt.

If you own a business that has been damaged, business income (also known as business interruption) insurance, covers the profits your business would have earned, based on your own financial records, had the disaster not occurred. This also covers additional operating expenses incurred as a result of the disaster, such as the extra expenses involved in operating out of a temporary location.

Damage to cars from a tornado is covered under the optional comprehensive portion of a standard auto insurance policy.

The I.I.I. offers the following tips for preparing for, and dealing with, a tornado.

Before a Tornado

If a tornado watch has been issued, move cars inside a garage or carport to avoid damage from hail, which often accompanies tornadoes. Keep your car keys and house keys with you at all times. Move lawn furniture and yard equipment, such as lawnmowers, inside. Aside from being damaged themselves, such items can also act as dangerous projectiles, causing serious harm to nearby people and property.

A tornado *watch* means that weather conditions are favorable for tornadoes and a tornado *warning* means one has been spotted in your area. Be sure to always have an up-to-date inventory of your possessions and store it in a safe place, with at least one copy off the premises—in a safe deposit box, or with an online storage service. To help with this task, the I.I.I.'s free online home inventory software is available at [KnowYourStuff.org](https://www.knowyourstuff.org).

In addition, the Insurance Institute for Business & Home Safety (IBHS) has information on [How to Reduce Risks from a Tornado](#) and the Federal Emergency Management Administration has compiled a brochure on pre-tornado planning, [Taking Shelter from the Storm: Building a Safe Room for Your Home or Small Business](#).

During a Tornado

Do not open windows as you will put yourself at risk of injury from breaking glass. You also may make the damage to your home worse by giving wind and rain a greater chance of getting inside.

If you are in your car, abandon your vehicle and seek shelter in the nearest ditch if no other facility is available. Do not get under a bridge or overpass. You are safer in a low, flat location. If you live in a mobile home, you should vacate the premises and seek shelter elsewhere.

After a Tornado

The I.I.I. offers the following advice to speed the insurance claims settlement process following a tornado:

- Be prepared to give your agent or insurance company representative a detailed description of the damage to your property. Your agent will report the loss to your insurance company or to a qualified adjuster who will contact you as soon as possible in order to arrange an inspection of the site.
- If it is safe to access the area, take photographs of the damaged property. Visual documentation will help with the claims process and can assist the adjuster in the investigation.

- Prepare a detailed inventory of all damaged or destroyed personal property. Make two copies—one for yourself and one for the adjuster. Your list should be as complete as possible, including a description of the items, dates of purchase or approximate age, cost at time of purchase and estimated replacement cost.
- Collect canceled checks, invoices, receipts or other papers that will assist the adjuster in obtaining the value of the destroyed property.
- Make whatever temporary repairs you can. Cover broken windows and damaged roofs and walls to prevent further destruction. Save the receipts for any supplies and materials you purchase as your insurance company will reimburse you for reasonable expenses in making temporary repairs.
- Secure a detailed estimate for permanent repairs to your home or business from a licensed contractor and give it to the adjuster. The estimate should contain the proposed repairs, repair costs and replacement prices.
- If your home is severely damaged and you need to find other accommodations while repairs are being made, keep a record of all expenses, such as hotel and restaurant receipts.

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