

Tornado action plan

Property risk management guide

from Liberty Mutual Insurance



Survey facilities for damage. If damage has occurred, take photographs of the damage and contact the Liberty Mutual Claims Service Center as soon as possible.

- **Small business customers:** 1-844-325-2467 (1-844-3-CLAIMS)
- **Mid/large business customers:** 1-800-362-0000

Tornadoes can start abruptly and destroy businesses, inventory, property and lives. Being prepared is critical because tornadoes can strike suddenly, sometimes with no warning.

Tornadoes are a reality of nature. It is wise to be as prepared as possible in case a tornado threatens your business or your employees.

Pre-tornado preparation

Secure supplies and information

- Identify where and to what extent your facility is vulnerable and develop an action plan.

- Keep names and phone numbers of electrician, heating contractor, plumber, fire department, and building owner easily accessible. Identify which outside vendors and repair services you will need to restore your operation after a tornado. You may need to go outside your local area to find services that are not affected.
- Ensure that emergency supplies and equipment are on hand and ready for the on-site emergency action team. Obtain cash for post-tornado needs, such as buying food and supplies or paying employees and contractors.
- Do not store gasoline indoors where the fumes could ignite.
- Obtain heavy-duty, outdoor rated cords to plug in appliances.
- Purchase a weather radio with local discrimination capability. Monitor weather conditions so employees can be moved to secure locations when necessary.
- Have an adequate source of weather information, such as a tone alert weather radio, to keep informed of weather conditions.
- Have someone monitor local radar and warning information during a tornado watch and especially if a tornado warning has been issued for the area.

Emergency kit

- First aid kit: Include prescription medications, over-the-counter painkillers, rubbing alcohol, eye wash kit, and vomit-inducing medicine in case of accidental poisoning
- Emergency lighting: flashlights, lanterns, extra batteries
- Battery or crank-powered radio
- Plastic covers and tarpaulins
- Water and non-perishable food (three-day supply)
- Whistles: Can be used to signal and direct attention after a tornado
- Two-way radios or cell phones (with spare batteries)
- Blankets and extra clothing
- Portable pumps and hose
- Have all employee, vendor, and client contact information on hand
- Protect or relocate vital records offsite. Include business and customer records, utility plans, etc.

Inspect and fortify your facility

- Check your procedure for restoring electrical services on an item-by-item basis.
- Ensure all noncritical and nonessential electrical equipment can be shut down.
- Consider redirecting phone lines to cell phones or an answering service.
- Maintain an inventory of all equipment and assets for your business in the event of structural damage.
- Maintain and test standby electric generator(s) for emergency power.
- Determine if portable heaters or other emergency equipment is needed.
- Determine if there are alternative ways to enter the premises if conditions prohibit access to your business.
- Make sure heating and heat-producing process equipment is in good condition and operating efficiently.
- Check/maintain/test all necessary backup equipment such as emergency generators, communication systems/devices, etc.
- Maintain automatic sprinkler protection in idle buildings. Handle sprinkler system impairments promptly and notify the local fire department.
- Monitor building temperature, especially in hard-to-heat areas. Maintain temperatures above 40°F.
- Make sure exterior doors, windows, and roof hatches close and latch.
- Maintain straps or have other means of bracing/anchoring yard storage, signs, cranes, and roof-mounted equipment.
- Ensure the contingency plan is up to date in the event that tornado disrupts production or other business operations.
- Identify and remove trees and branches that could fall on building walls, roof, or power lines.
- Inspect and repair loose or damaged building components such as siding, soffit and fascia, shingles and roofing, brickwork, and brick chimneys.
- If your building does not provide adequate protection and you are located in a tornado prone area, work with a contractor to harden a section of your facility or build a safe room.

During the tornado

- Prepare to shelter in place.
- If you have a storm shelter, get everyone inside; if you don't, go to the basement and seek shelter under heavy items.
- If a basement is not available, find a windowless room, such as an interior bathroom or closet, in the center of the building.
- Never shelter employees in rooms where there is an outside wall, particularly those with glass windows, or where the ceiling or roof has a span between supports of more than 40 feet.
- Avoid taking shelter where there are heavy objects such as refrigerators or large machinery on the section of the floor directly above you.
- Stay away from areas with glass.
- Make sure employees and on-site customers are accounted for and safe.
- Constantly monitor any boilers that must remain on line.
- Patrol the property when safe to do so and watch for pipe breakage, fire, or structural damage.
- Disconnect any automatic door openers so that doors can still be opened.

Post-tornado procedures

Immediate actions

- Assess damage and notify all critical people (management, contractors, etc.) of the situation.
- Do not move seriously injured individuals.
- Ensure the building is structurally sound.
- If high-rise buildings are in the general area, falling debris may make open areas more dangerous than remaining inside.
- Watch out for fallen power lines and broken gas lines.
- Provide search and rescue personnel with last known location of any missing individuals.
- Secure the site and provide watch service, if necessary.
- Determine how you will assist individuals who have special needs, such as disabled persons.

Recovery actions

- Make sure heating systems and water pipes are working.
- Visually check for open bus bars, conductors, and exposed insulators before re-energizing electrical systems.
- Look for safety hazards, such as live electrical wires, leaking gas, flammable liquids and corrosive/toxic materials, and damage to foundations or underground piping.
- Cover broken windows and damaged roof coverings immediately.
- Repair automatic sprinkler protection and/or water supplies to get protection back in service as soon as possible. Use Liberty Mutual Fire Protection Impairment Procedures whenever sprinkler protection and/or water supplies are impaired. Contact Liberty Mutual at 800-541-5224 to report impairments to fire protection systems or for assistance in restoring systems.
- Conduct two-inch main drain and alarm tests on automatic fire protection sprinkler systems to verify public water supply availability.
- Control smoking and use Hot Work Permits where applicable. Maintain fire-safe conditions at all times.
- Contact key personnel and notify contractors to start repairs.
- Separate damaged goods.
- If there has been a power failure, check refrigerated items for spoilage. Limit access to freezers and refrigerated areas during periods of interrupted electrical service to maintain the temperatures as long as possible.
- Clear roof drains and debris from roofs.

Tornado information and important terms

Beyond preparing your property, it is important to know the terminology and warning signs of a tornado, and discuss what to do in the event of an emergency. Make sure you and your employees are aware of the warning signs:

- Hail or heavy rain followed by either dead calm or a fast, intense wind shift
- A loud, continuous rumble that does not fade after a few seconds, like a roar similar to a freight train, waterfall, or jet
- A visible funnel cloud that has not yet touched the ground

Tornado watch

Tornadoes are possible. Remain alert for approaching storms. Watch the sky and stay tuned to NOAA Weather Radio, commercial radio, or television for information. A "tornado watch" means a high probability within a 250-mile by 120-mile area.

Tornado warning

A tornado has been sighted or indicated by weather radar. Take shelter immediately. A "tornado warning" means a tornado has been spotted on the ground either in your county or moving towards your county.

Additional resources

Federal Emergency Management Agency. www.FEMA.gov

National Severe Storms Laboratory. www.nssl.noaa.gov/education/svrwx101/tornadoes

NOAA.gov online tornado FAQ. www.spc.noaa.gov/faq/tornado

Ready.gov. www.ready.gov/tornadoes

Weather.gov. www.weather.gov/safety/tornado/safety/tornado

Emergency contacts

<hr/> <i>Insurance Agent/Broker</i> <hr/>	<hr/> <i>Building Owner</i> <hr/>
<hr/> <i>HVAC Contractor</i> <hr/>	<hr/> <i>Electrician</i> <hr/>
<hr/> <i>Plumber</i> <hr/>	<hr/> <i>Other</i> <hr/>



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