

Five tips to help every business become tornado-aware



Unlike hurricanes, which can be tracked days in advance of making landfall, tornadoes can appear suddenly, allowing only a few hours for warnings of deadly storm conditions to be issued. Occasionally, tornadoes develop so rapidly that little, if any, advance warning is possible. And while the path of a tornado is far narrower than that of a hurricane, tornadoes can be more destructive to homes and businesses.

While the peak wind speed of a Category 5 hurricane rarely exceeds 180 miles per hour, an EF5 tornado – the strongest – will generate wind speeds greater than 200 miles per hour and potentially as high as 300 miles per hour! They can easily throw car-sized objects more than 100 meters.¹

Despite the power of these severe weather events, there remain many steps that companies can take to help protect people, property and business income. The key factors are preparedness, vigilance and rapid response to dangerous conditions.

How to help minimize injuries, property damage and business losses

1. Plan in advance to protect people.

Preparedness is essential to helping protect people in an emergency situation. Prepare and distribute an emergency plan/safety program detailing what supervisors and employees should do when under threat of a tornado. Some key elements of this type of plan include:

- Identifying the safest areas in a building, so employees know where to congregate in the event of a warning
- Designating the roles and responsibilities of supervisors and employees, including the appointment of a tornado warden (typically the same person as the fire warden)
- Practicing for an event with tornado drills
- Posting signs in public buildings to direct customers and visitors to safe areas

The safest areas for employees to seek shelter typically include basements, hallways, interior stairwells and small internal first-floor rooms. For businesses in tornado prone areas, consider constructing a tornado-hardened safe room.²

2. Take actions to help minimize property damage.

Few structures can survive a direct hit by an EF5 tornado, but most tornadoes are far less powerful and much of the damage is caused by debris hurled by the storm, rather than direct damage from high winds in the vortex. Some practical steps to help minimize property damage from a tornado follow below.

When planning new construction in tornado-prone areas²:

- Work with architects and contractors to incorporate wind mitigation techniques and high wind-rated products in building construction, including provisions for safe areas for employees and visitors.
- Strengthen your building with state-of-the art approaches designed to withstand pressures created by high winds, including roof and wall connections, roof systems, walls and wall coverings, windows, doors and skylights.

Retrofit structures when remodeling or replacing building components²:

- Retrofit improvements should include:
 - Bracing and strapping the roof
 - Adding fasteners, ties, reinforcements, roof covering and anchors whenever building components are scheduled to be modified and maintained
 - Making entry doors and overhead doors more wind-resistant
 - Adding a safe room to protect against tornadoes

Reduce threats from wind-borne debris²:

- Remove trees and branches that could fall on the building or on power lines.
- Repair loose or damaged building components such as siding, soffit and fascia, shingles and roofing, brickwork, and brick chimneys.
- Avoid using built-up roofs with aggregate or pavers on the surface.



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3. Prepare in advance to help maintain business continuity.

Continuity and disaster recovery planning are essential to help businesses bounce back after any sort of catastrophe, not just tornadoes. However, the potential for total destruction of an individual property from a tornado, combined with likelihood of severe damage to local infrastructure, makes a well-conceived continuity and disaster recovery plan all the more essential.

Specific elements of continuity and disaster recovery plans will vary by size and type of business, but questions to address typically include:

- How will employees communicate?
- Where will employees work?
- How will manufacturing and other critical business operations continue until a damaged building is repaired or replaced?
- How will data and information technology be restored?
- How will supply chain logistics be maintained?

4. Monitor threatening weather.

Forecasters can sometimes identify potentially deadly weather systems forming more than a day in advance of tornadoes being spawned, and Doppler radar can significantly improve the timeliness and accuracy of spotting tornadoes that have formed or are in the process of forming. However, advance warnings are not helpful if they are not heard and heeded. The National Weather Service provides local weather broadcasts over a radio network called NOAA Weather Radio from over 1,000 different transmitters nationwide. Businesses should buy a NOAA Tone Alert Weather Radio and the tornado warden or other designated employee should monitor information from the National Weather Service, as well as from local radio and television stations.

5. Take warnings seriously and act quickly.

Most often, the aftermath of a tornado warning is a funnel cloud producing little or no damage, or sometimes even no tornado at all. As a result, many people become complacent and underestimate the danger inherent in a severe weather situation. Weather service officials in some areas are now enhancing warning communications to convey a sense of urgency for extreme events. But even in the absence of enhanced communications, every warning should be taken with the utmost seriousness, and appropriate measures should be taken immediately to protect lives and property.

Insurance

Most property insurance policies provide insurance protection for tornado damage to both business and personal property. These policies also may cover costs to remove, clean up and dispose of debris after a tornado.

Companies also should consider time element coverages, especially Business Interruption and Extra Expense, which cover lost business profits and the additional expenses to keep a business running while insured property is being restored or replaced. Civil Authority and Ingress/Egress coverages cover lost business profits due to disruptions caused by the inability of customers or employees to access a building

Even if a company is undamaged by a tornado, its business still may be disrupted if suppliers are damaged and unable to deliver goods to the company, or customers are damaged and are unable to receive goods. Contingent Business Interruption coverage can provide insurance protection for this scenario. Companies should work closely with their brokers to identify their tornado-related exposures and to assure they have enough of the right coverages.

Conclusion

Tornado damage can cripple or even destroy a company, but businesses are not helpless in the face of even the most powerful twister. Advance preparation can help business owners and executives rest assured that both lives and property will be preserved to the greatest extent possible, and continuity and disaster planning can contribute to a rapid and complete rebound in the aftermath of a catastrophic event. Advance preparation, however, can be undermined by failing to react effectively to an imminent threat.

Companies need to monitor developing weather conditions and respond quickly and decisively as soon as severe conditions materialize. Insurance protection also is essential and companies should work with their brokers to guarantee they have the right coverage for their business to help remain financially viable after a catastrophe.

1. The Weather Channel. "Improve Your Tornado IQ (And Know What to Do)." 13 April 2016. www.weather.com
2. Insurance Institute for Business & Home Safety. "Steps to Reduce the Risks of Tornado Damage in Commercial Structure." Accessed 22 November 2017. www.disastersafety.org

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A1-20956-C (12/15) 112010250

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