

Tornado Action Plan

Property Risk Management Guide from Liberty Mutual Insurance



Organizations and individuals will likely face unexpected emergencies — both natural and man-made.

It is vital to have a crisis management plan in place in order to protect you, your employees, your customers and your business facilities as well as your company's reputation.

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 the event that a tornado threatens your business or your employees.

Emergency Contacts

Fire Department

Police Department

Insurance Agent/Broker

Building Owner

HVAC Contractor

Electrician

Plumber

Other

Pre-Tornado Preparation

Step 1: Secure Supplies and Information

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.

Tornado Emergency Kit

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| <ul style="list-style-type: none">■ First-aid kit, including over-the-counter painkillers, rubbing alcohol, eye wash kit, and vomit-inducing medicine (in case of accidental poisoning)■ Emergency lighting; flashlights with extra batteries■ Battery- or crank-powered radio■ Batteries■ Plastic covers and tarpaulins■ Maintain copies of vital records off site, including business and customer records, utility plans, etc. | <ul style="list-style-type: none">■ Water and nonperishable food (three-day supply)■ Whistles to signal and direct attention during and after a tornado■ Walkie-talkies and/or cellular phones (with spare batteries)■ Blankets and extra clothing■ Portable pumps and hoses■ Hand and power tools■ Have all employee, vendor, and client contact information collected and backed up at an off-site location |
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Step 2: Inspection and Fortification of Facility

- Check your procedure for restoring electrical services on an item-by-item basis.
- Shut down all noncritical and nonessential electrical equipment.
- During a tornado evacuation, consider your phone lines; redirection to cell phones or an answering service could be critical.
- Maintain an inventory of all equipment and assets for your business in the event of structural damage.
- Maintain and test standby generator(s) for emergency power.
- Determine if portable heaters or other emergency equipment are needed.

Keep names and phone numbers of your electrician, heating contractor, plumber, fire department, and building owner easily accessible.

In an emergency situation, comply with all directions provided by authorities. Keep your first-aid kit available at all times.

- Determine if there are alternative ways to enter your premises if tornado 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, snowblowers, etc.
- Verify that all fire protection equipment is in service.
- Fill the fuel tanks of generators, fire pumps, and all company-owned vehicles.
- Maintain automatic sprinkler protection in idle buildings; promptly handle sprinkler system impairments; notify the local fire department.
- Monitor building temperature, especially in hard-to-heat areas; keep temperatures above 40°F.
- Identify which outside vendors and repair services you will need to restore your operation after a tornado. It is often advisable to go outside your local area to find services that will not be affected by the same tornado as your area.
- Close and latch exterior doors, windows, and roof hatches.
- Maintain straps or have other means on hand to brace/anchor yard storage, signs, cranes, and roof-mounted equipment.
- Ensure that the contingency plan is up to date in the event that a tornado disrupts production or other business operations.

Procedures During a Tornado

Step 1: Immediate Actions

- Prepare to shelter in place.
- Make sure employees and on-site customers are accounted for and safe.
- Constantly monitor any boilers and other critical equipment 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.
- **Seek Shelter**
 - 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.
 - 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.

Step 2: Ongoing Actions

- Continue ensuring employee and customer safety.
- Be mindful of indoor safety. If backup power supplies are needed, do not use a generator indoors, inside a garage, or near building air intakes because of the risk of carbon monoxide poisoning.
- Do not store gasoline indoors, where the fumes could ignite.
- Use individual heavy-duty, outdoor-rated cords to plug in other appliances.

Survey facilities for damage. If damage has occurred, contact the Liberty Mutual Claims Service Center at 1-800-362-0000 as soon as possible. Take photographs of the damage.

Post-Tornado Procedures

Step 1: Immediate Actions

Tornadoes usually come and go very quickly. The devastation they leave in their wake depends on the location, population density, and cyclone size. In the immediate aftermath of a tornado, it is important to quickly and calmly assess the situation.

- **Do not move seriously injured individuals.**
- Provide search and rescue personnel with last known location of any missing victim(s).
- **If high-rise buildings are in the general area, falling debris may make open areas more dangerous than remaining inside the buildings.**
- **Watch out for fallen power lines and broken gas lines.**
- Stay away from power lines, buildings, and any objects that might fall.
- Secure the site and provide watch service, if necessary.
- Make sure heating systems and water pipes are working.
- Visually check for open bus bars, conductors, and exposed insulators before re-energizing electrical systems.
- Clear roof drains and debris from roofs.
- Determine how you will assist individuals who have special needs, such as disabled persons.

Step 2: Recovery Actions

- Look for safety hazards, such as live electrical wires, leaking gas, flammable liquids, and corrosive/toxic materials, and damage to foundations or underground piping.
- 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 Insurance at 1-800-541-5224 to report impairments to fire protection systems or for assistance in restoring systems.
- Following the tornado, assess damage and notify all critical personnel (management, contractors, etc.) of next steps.
- Restore fire protection systems, if necessary.
- 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.
- Cover broken windows and damaged roof coverings immediately.
- 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.

The Risk Control Consulting Center is available as a service to policyholders — ready to answer questions by phone Monday – Friday, 8 a.m. to 8 p.m. ET. — 1-866-757-7324

Email any time:
RCConsultingCenter@LibertyMutual.com

Tornado Information

Important Terms

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.

Tornado Warning: A tornado has been sighted or indicated by weather radar; take shelter immediately.

Tornado Warning Signs

Beyond preparing your property, it is important to learn the natural 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 of a tornado, which include:

- 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; a roar similar to a freight train, waterfall, or jet
- A visible funnel cloud that has not yet touched the ground

For More Information on Tornadoes

- www.weather.gov
- www.fema.gov
- www.ready.gov/tornadoes
- www.nws.noaa.gov/om/severeweather/index.shtml
- www.spc.noaa.gov/faq/tornado

Contact the Claims Service Center if you need to file a claim — 1-800-362-0000

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