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News Release | For Immediate Release

How Prepared Are You for a Tornado?

State Farm® Wants Your Family to Be Prepared for Severe Weather

Bloomington, Ill (March 3, 2015) — Tornado and high winds are some of the most destructive forces of nature. While [tornadoes](#) are frequent in the Great Plains, South, and Midwest, there is no state in the country that isn't at risk. As the nation's largest property insurer, [State Farm](#) wants to make sure you and your family are prepared for the destructive and potentially deadly force of a tornado.

Insurance helps policyholders to recover from the unexpected and there may be nothing more unexpected than a tornado. They dramatically disrupt communities by destroying schools, homes, and businesses. In 2014, State Farm paid more than \$870 million for claims as a result of tornado and high wind claims. The top 10 states with the most tornado/wind State Farm claims were:

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| 1. | Illinois | 10,884 claims |
| 2. | Georgia | 10,148 claims |
| 3. | Texas | 7,999 claims |
| 4. | Ohio | 6,849 claims |
| 5. | Tennessee | 6,395 claims |
| 6. | Indiana | 5,945 claims |
| 7. | Michigan | 4,762 claims |
| 8. | Alabama | 4,612 claims |
| 9. | Missouri | 3,914 claims |
| 10. | Kentucky | 3,583 claims |

While that is a decrease from the nearly \$1.3 billion the insurer paid for tornado and wind claims in 2013, severe weather can happen at any time, anywhere and with little warning. Knowing what to do to prepare your family and property for severe weather can be the difference between life and death.

Preparing Your Home a Tornado

- Strengthen your garage. A garage door can be especially vulnerable during high winds so a reinforced, windowless door with vertical bracing is your best option.
- Secure your windows. If you've heard you should open windows during a tornado to equalize pressure, you've heard wrong! Instead, investigate systems that clip plywood to your windows – no nailing necessary.
- Maintain trees and shrubbery in your yard. Remove weak branches and eliminate trees that could fall on your home during a storm. Falling trees and blowing debris in storms often cause fatalities and severe structural damage.
- Store important documents such as birth certificates, wills, and certificates of ownership in a fire- and water-proof safe in a secure location away from your residence. In the event your home is damaged or destroyed, you will still be able to access vital documents.
- Create and maintain a [home inventory](#) to make sure you have the right insurance protection, and in the event of a loss, simplify the claims process.

Preparing Your Family for a Tornado

- Every member from the family should be familiar with your local severe weather warning system and know what to do when a tornado "watch" or "warning" is issued
- Create and practice a plan of action for your family and choose a place for your family to meet if you get separated
- Consider installing a safe room. If you live in an area prone to tornadoes, this might be the best move you can make. It won't protect your home but will protect you and your family – and that's what's truly irreplaceable.
- If you do not have a safe room or a tornado shelter, you should identify what might be the safest area of your home or business during tornadoes. This is usually the basement or a small interior room without windows.

During a Tornado (Inside a Shelter)

- Head to the center of your home or basement, away from windows and preferably under something sturdy like a workbench or staircase or in a bathtub with a mattress over top of you.
- Get to the safest place possible, away from glass that can break and injure or kill you.
- Closing interior doors will also help to compartmentalize the structure and provide more barriers between you and the storm.
- Don't try to ride out a tornado in a manufactured home. Even manufactured homes with tie-downs overturn in these storms because they have light frames and offer winds a large surface area to push against.

During a Tornado (Outside with No Shelter)

- Never try to outrun a tornado. Instead, leave the vehicle immediately for safe shelter.
- If you can safely get lower than the level of the roadway, such as in a ditch, leave your car and lie in that area, covering your head with your hands.
- Do not get under an overpass or bridge. You are safer in a low, flat location.

Recovering from a Tornado

The period following a natural disaster can be disorienting and dangerous. Below are a few tips that may help relieve some of the uncertainty and help you stay safe, secure your property, and begin the claims process in the aftermath of a major event.

- Use your emergency water or boil tap water before drinking until you are told the water supply is safe. Food that came in contact with water may be contaminated and should be discarded.
- Visually inspect your home for structural damage and take reasonable steps to prevent further damage. For example, board up holes with plywood and cover leaks with plastic sheeting.
- Your insurer will require you to document any damage to your property and provide receipts for recovery-related expenses. Be sure to save all receipts for home repairs, vehicle towing and repairs, temporary housing, meals, and other living expenses

About State Farm:

State Farm and its' affiliates are the largest provider of car insurance in the U.S. In addition to providing auto insurance quotes, their 18,000 agents and more than 65,000 employees serve over 82 million policies and accounts – nearly 80 million auto, home, life, health and commercial policies, and nearly 2 million bank accounts. Commercial auto insurance, along with coverage for renters, business owners, boats and motorcycles, is available. State Farm Mutual Automobile Insurance Company is the parent of the State Farm family of companies. State Farm is ranked No. 41 on the 2014 Fortune 500 list of largest companies. For more information, please visit www.statefarm.com.