

AmTrust Property Zone

Is Your Business Prepared for a Tornado?

Tornadoes are one of nature's most powerful and deadly forces. According to the [National Oceanic and Atmospheric Administration \(NOAA\)](#), the U.S. sees more tornadoes than any other country, with more than a thousand a year that cause an average of 80 deaths and billions in property damage.

The months of April, May and June are the busiest for tornadoes in the U.S., but as NOAA points out, tornadoes can occur any time of the year. These storms can also be highly unpredictable. Although the science of tornado prediction has vastly improved over the past few decades, often tornadoes develop so rapidly, there's little or no time for advance warning.

Tornadoes also vary widely in severity, as measured by the enhanced Fujita (EF) scale, which classifies tornadoes on a scale from 0 to 5.

- At the bottom end of the spectrum, an EF-0 twister will only cause light damage, such as breaking tree branches, peeling the surface off some roofs, and causing minor damage to gutters and siding.
- At the top end, an EF-5 can generate wind speeds of more than 200 miles per hour and even as high as 300 miles per hour. That kind of force can level even strong frame houses, cause significant structural deformation to high-rise buildings and toss automobiles around like toys. These powerful twisters can devastate everything in their path.

Assess the Risks to Your Business

While no business can likely survive a direct hit from an EF-5 tornado, most tornadoes are relatively weak. There are certain measures business owners can take to reduce the risk of damage from most twisters significantly.

The first step is to assess your specific risks. Is your business located in an area that's prone to tornado activity? Does your area have a history of severe tornado outbreaks? Check with NOAA's [Tornado Risk Assessment tool](#) to learn more about tornado activity in your area. Having this information can provide a sound basis for choosing the appropriate measures to protect your business.

Take Steps to Reduce the Impact of a Tornado On Your Business

The most effective tornado preparedness involves a three-tiered strategy:

1. Protecting your employees and customers
2. Protecting your property
3. Protecting your business continuity

A powerful tornado can pose a grave threat to all three, so it's crucial to have a plan that addresses each.

Protecting Your Employees and Customers

Your employees and any customers on your premises have the right to feel safe in your establishment, especially during an emergency. Protect them by taking the following steps:

- Have an emergency response plan, and make sure all employees are familiar with it. Ensure the plan addresses all employee and customer accessibility needs. Review the plan with your employees each spring to keep tornado preparedness fresh in their minds.
- Post signage that directs employees and customers where to go and what to do in case of an emergency.
- Choose the safest area of your building where employees and customers can hunker down in the event of a tornado. This could be a hallway, corridor, stairwell, basement or small, interior first-floor room. For more information on safe rooms, see "Creating a Safe Room" in the Tornado section at www.DisasterSafety.org.
- Keep emergency supplies on hand, such as a portable generator or backup power system, battery-operated lamps, battery-powered radios and first aid supplies.
- Appoint specific emergency roles and responsibilities to specific employees.
- Conduct regular tornado drills, so everyone knows where to go and what to do if a tornado strikes.

Protecting Your Property

A tornado can wreak havoc on your building and property. Roofs, siding, windows, and even structural framing can be damaged or destroyed, and anything not tied down can be turned into a dangerous missile. Here are a few steps you can take to minimize the damage to your property from a twister:

- Reinforce vulnerable areas of your building, such as adding braces, straps, fasteners, anchors, or ties to secure your roof and any outdoor equipment.
- Repair any damaged or loose building components such as siding, soffit and fascia, roofing, and brickwork.
- Place vital equipment, such as servers, in a protected area of your building.
- Eliminate or trim back trees close to your building that could fall and damage your roof, windows, siding or other parts of your structure.
- Secure outdoor gear to prevent it from becoming airborne.
- If you don't have a safe room, consider adding one to protect your employees and customers during a tornado.
- Safeguard your data. A direct hit from a tornado can obliterate your important files and documents. Use a cloud storage platform to back up sensitive data.
- See "Protecting Commercial Property" in the Tornado section of www.disastersafety.org for more tips on protecting your building.

Protecting Your Business Continuity

Don't make the potentially costly mistake of overlooking business continuity when planning for severe weather. If your business suffers damage from a tornado, you'll need to act quickly to contact your insurance company, plan for repairs, and have alternative workplaces or telecommuting options for your employees. Even if your business doesn't take a direct hit or sustain any direct damage from a tornado, a widespread and long-lasting power outage can put you out of business for days or weeks. Your suppliers and customers could also be temporarily shut down, effectively shutting you down.

That's why it's vital to have a [business continuity plan](#) dedicated to natural disasters such as tornadoes. A business continuity plan is essential to help your business recover from any property and income loss after a tornado. Make sure your plan addresses these areas:

- Crisis communication
- Temporary work location
- Manufacturing and other critical business operations
- Safekeeping and restoration of data and IT capabilities
- Supply chain logistics

Be Weather Aware

If your business is in a tornado-prone area, an important part of being prepared is as simple as keeping an eye on the sky. Stay up to date on weather developments by tuning in to weather forecasts from The National Weather Service, [NWS Wireless Emergency Alerts](#), and your local radio and television stations. Learn the difference between the various warning signs and alert levels:

- A tornado watch means atmospheric conditions are conducive to producing tornadoes.
- A tornado warning means a funnel cloud has been spotted, or Doppler radar has detected a mesocyclone inside a thunderstorm.
- A tornado emergency is a higher-level tornado warning. Usually, it means a large tornado is moving toward a populated area, posing a serious threat to human life and threatening catastrophic damage.

Don't discount tornado alerts. It's easy to get complacent since many tornado alerts end up being false alarms and many funnel clouds do little or no damage. But for the safety of your employees and your customers, treat every alert as if it's the real thing, and be prepared to respond quickly.

Carry Adequate Insurance

Your commercial property policy likely provides coverage for tornado damage to your business property. But does it also cover the cost to clean up and dispose of the debris? Does it cover business interruption and additional expenses due to a tornado?

To be fully prepared for a tornado event, you'll need adequate insurance. That means having the right coverage and enough of it. You want a policy that covers the debris cleanup and disposal costs. Business interruption insurance will cover your lost business profits and the additional expenses to keep your business up and running while your property is being repaired or replaced. Even if your business is personally untouched by a tornado, your business

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

www.amtrustfinancial.com/loss-control

Planning to build a new facility in a tornado-prone area?

Follow these tips to build tornado safe.

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- Consider incorporating modern wind mitigation techniques and using high wind-rated construction products. Work with an architect and contractor to find solutions that meet your needs and your budget.
- Have an inner "safe room" built for employees and customers in the event of a tornado or other severe weather event.
- Take advantage of modern state-of-the-art products made to withstand pressures generated by high winds to strengthen your roofing and wall systems, windows, and doorways.

operations could still be disrupted. Contingent business interruption coverage can cover you if suppliers are shut down and unable to deliver goods to you or if your customers are shut down and unable to receive goods from you.

Work closely with your insurance agent or broker to assess your specific tornado risks and ensure you have adequate coverage.

Conclusion

Tornadoes are a powerful force of nature that can develop quickly and unexpectedly and be unpredictable. Plan carefully and take measures to protect your employees and customers, property and business continuity. By doing so, you can significantly reduce the impact most tornadoes will have on your business, and you'll be in a much stronger position to get back to business as usual in the aftermath.

For more in-depth information and guidance on protecting your property, see [AmTrust's Commercial Property Protection and Maintenance](#) Page.

Sources:

<https://www.spc.noaa.gov/climo/torn/STAMTS.txt>

<https://www.spc.noaa.gov/climo/online/probs/>

www.DisasterSafety.org

<https://www.ready.gov/business/implementation/continuity>



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