



Loss Control Insights

Facts about Tornadoes

Many people assume tornadoes can only occur in “Tornado Alley” during the spring months that area between the Rocky and Appalachian mountains generally known to be prone to this type of extreme weather. While many midwestern U.S. states do see more twisters than other parts of the country, tornadoes have been reported in every state in the union. If the conditions are right, they can cause massive destruction any time of the year, in any region of the country.

The following guide and tips can be used to help protect yourself and your family from the dangers of tornadoes.



As a first step, and as you would in preparation for any natural disaster, assemble a survival kit and prepare an emergency plan. Make sure everyone in household or workplace knows what they must do and where they must go to stay safe and practice your plan at least once a year.

Tornado Safety Tips

What Is the Difference between a Tornado Watch and a Tornado Warning?

- A **tornado watch** means tornadoes are possible in the area. You should review your emergency plan, check supplies and be ready to act quickly if a tornado does approach.
- A **tornado warning** means a tornado has been visually sighted or indicated by weather radar and you should act immediately. Be sure to have a battery-powered weather radio available to monitor potential tornado activity.

What Are the Signs of a Tornado?

Some of the potential indicators of tornadoes may include:

- A strong, persistent rotation in the cloud base and/or whirling dust or debris on the ground under a cloud base.
- Hail or heavy rain followed by either a dead calm or a fast, intense wind shift.
- A loud continuous roar or rumble that does not fade in a few seconds, like thunder does.

What Should I Do if I Learn a Tornado Is Approaching?

- If you are in a house, go to the lowest level, such as a basement or a storm cellar.
- If there is no basement, go to an interior room such as a closet, hallway or bathroom.

- Try to cover your head with a blanket or jacket to guard against flying debris or broken glass. If you are in a mobile home, you should leave immediately and seek shelter elsewhere.
- If you are outside and cannot get to shelter, crouch beside a strong structure or lie flat in a ditch or low-lying area and try to cover your head and neck.
- Get as far away from trees and cars as you can.

What if I Am in a Car and I Learn a Tornado Is Approaching?

- Try to locate a sturdy building in which you can immediately seek shelter. If that isn't possible, you have two options:
 - Stay in the car with the seat belt on, putting your head down below the windows and covering it with your hands and a blanket if you have one.
 - If you can safely get lower than the level of the roadway, exit your car and lie in that area, covering your head with your hands.

What Are Some of the Common Misconceptions about Tornadoes?

- One misconception is that opening a window in your house will “equalize the pressure” created by the tornado. Do not open any windows; doing so may actually pressurize the house and cause the roof to be torn off.
- Tornadoes are not always visible from a distance. Rely on a weather radio for the latest information.
- Although tornadoes are usually spawned by thunderstorms, they have been known to occur without lightning. They can cross a river or another body of water.
- Tornadoes are not confined to “tornado alley,” a region of the Midwestern U.S. where tornadoes are most frequent. Tornadoes can occur anywhere, any time.

How Will I Know When It Is Safe to Go Back Outside?

- Multiple tornadoes have been known to emerge from the same storm, so do not venture outside too quickly.
- Wait until the winds and precipitation have stopped and the roar of the storm has ceased.
- Use your phone to stay updated on what is happening outdoors.