

# Tornado

Homeowners



It's time to prepare well before the funnel cloud. Are you ready?

We want to help you rest easy. That's why we're providing simple information like this to help you understand your coverage and prevent losses. For more tips go to [www.safeco.com](http://www.safeco.com).

## Respect what tornadoes can do - and know what your insurance covers.

In an average year, 800 tornadoes are reported nationwide. Oftentimes homes close to a twister are damaged or destroyed by wind, rain and flying debris.

Your Safeco® insurance policy covers repair or rebuilding costs. If you can't live in your home, Safeco will pay additional living expenses as provided in your policy - typically for up to 12 months. Review your policy for detailed coverage explanations.

It is important that you review your insurance policy once a year to make sure you have enough coverage to rebuild based on current construction costs. We recommend you work with an independent appraiser to get a precise estimate, and make sure you talk to your agent about your home's unique features.

## What to do months *before* you see the funnel cloud.

You can't make your home tornado-proof, but you can take steps that improve the odds of surviving the high winds. You may want to call on professionals for the more technical jobs.

- Start at the top – your roof. Fix any areas that need repair. If you are planning to replace your roof, select materials that are designed to withstand high wind.
- If you are planning to replace your windows, select impact-resistant window systems, which have a much better chance of surviving a major windstorm.
- Anchor door frames securely to wall framing and make certain your doors have at least three hinges and a dead bolt security lock with a bolt at least one inch long.

## Some important tips if a tornado is headed your way.

If you are in a building, move to an underground shelter, an interior room or hallway on the lowest floor. Stay away from windows and corners.

If you're in your car, get out immediately and find safe shelter or lie flat in a ditch. DO NOT take shelter under an overpass or bridge. Flying debris causes most injuries and fatalities so use your arms to protect your head and neck.

## Tornado damage? Call 1-800-332-3226

If you have damage, report it to Safeco as soon as possible. Claims professionals are ready to help you 24 hours a day, seven days a week.



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