



Are you at risk?

Certain areas of the country such as southern Ontario, southwestern Quebec and the Prairies are more prone to tornadoes. The interior of British Columbia and western New Brunswick are also in tornado zones.

Questions about insurance? Call us.

Insurance Bureau of Canada
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GETTING READY FOR TORNADOES



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In Canada, tornado season typically runs between March and October, with activity peaking in late June or early July. Often accompanied by thunder, lightning, hail and high winds, these dangerous storms leave a path of destruction in their wake – the average tornado causes a damage swath of about six kilometres in length. You can help to reduce tornado damage to your property by taking simple precautions.



Are you prepared?

As they say, those who fail to plan, plan to fail. The following tips will help you plan ahead to protect your family and your property from a tornado.

- **Create an emergency preparedness plan with your family.** Make sure each family member knows what to do and where to take shelter during a tornado, whether at home, work or school. Go to the lowest, most central room – preferably a cellar or basement. Keep away from windows.
- **Assemble an emergency supply kit.** Have a 72-hour kit ready before disaster strikes. It should include water, non-perishable foods, a battery-powered radio, a flashlight, extra batteries, a first aid kit, sturdy shoes for each family member, identification, cash and special needs items such as prescription medications. For a list of emergency supplies, visit www.getprepared.ca.
- **Prepare your home.** There are practical ways you can get your home ready for a tornado such as installing impact-resistant windows and anchoring heavy items that could become flying debris. Secure items such as patio furniture and garbage cans to keep them from becoming high-speed projectiles. Improvements to your home such as reinforcing your garage door may also help reduce the risk of damage.
- **Prepare a detailed home inventory.** Taking stock of your possessions before something happens; it will be invaluable in the event that damage occurs.
- **Stay informed about the weather.** While tornado warnings may be given up to an hour before they strike, some happen without warning. Know the weather conditions favourable for tornadoes: a dark, greenish sky; large hail, often with little rain; and an approaching cloud of debris or cloud rotation with a rumbling or whistling sound.

Are you covered?

- ❑ Talk to your insurance representative to make sure you have appropriate coverage.
- ❑ Damage to homes caused by hail or wind is generally covered. This includes damage caused by flying debris or falling branches or trees, or damage to your home and its contents when water enters through openings caused by wind or hail.
- ❑ Damage to cars from wind, hail or water is typically covered if you have comprehensive or all-perils car insurance. This coverage isn't mandatory, so check your policy.