

Preparing for Tornadoes

What is a Tornado?

A *tornado* is a violently rotating column of air that makes contact with the ground. If it does not make ground contact, it is called a *funnel cloud*. If it makes contact with water, it is called a *waterspout*. Funnel cloud and waterspout tornadoes may last only a few seconds, or they may continue for over an hour.

Tornadoes can occur anywhere in the world, but they are most common in the United States along the Gulf Coast and across a band of states from Texas to Wisconsin. This area has been nicknamed “Tornado Alley.” Tornadoes can develop at any time, but they are most common in late afternoon during April, May, and June.

How Do Tornadoes Form?

Most tornadoes are associated with thunderstorms and develop in the right rear quadrant of the storm. They are believed to be created when warm, moist air is rapidly lifted upward by a cold front, or from hot air rising from daytime heating. Tornadoes can also occur during hurricanes.

The average tornado produces winds in the range of 150 mph; it typically cuts a path 200 yards wide and travel about nine miles. However, some tornadoes have produced winds with speeds of up to 500 mph. The very strongest tornadoes may cut paths up to several hundred yards wide and may travel for up to 30 miles.

What Warnings Might Be Given?

Know tornado terminology:

A *tornado watch* means that weather conditions are right to produce a tornado in the area.

A *tornado warning* means that a tornado has been sighted and may be heading toward your area. Go to safety immediately. When the tornado warning is issued, all employees should move to the designated secure area.

LOSS CONTROL TIPS

Business Continuity Management: Before a Tornado

It is not economically feasible to design a structure to withstand the forces of a severe tornado, but certain measures can be taken to prevent some damage and injuries.

- Establish a Business Continuity Management (BCM) Plan that takes prevention, crisis management and business recovery into consideration. If a BCM plan is already in place, review and update it as needed for tornado readiness.
- Designate a BCM Coordinator and a BCM Team. Assign responsibility to specific employees for advance arrangements to initiate the plan.
- Develop a contingency plan to allow for continued business operations.
- Practice periodic tornado drills so everyone knows how to respond if a tornado is approaching.
- Find an interior area in the building that is secure.
- Stay tuned to a local weather station for updated storm information.
- Use spotters with two-way communication to provide a tornado watch and premise information.
- Secure large exterior appendages that could cause major damage if torn free.
- Tie down items that could be blown over in high winds.
- Inside buildings, move objects that could become airborne by winds that come inside.
- Close and secure all doors and windows.

Business Continuity Management: During a Tornado

- If inside, stay in a safe place until the storm has passed.
- If outside, get to a basement, a sturdy building, or lie in a ditch or low-lying area.
- If in a vehicle or mobile trailer, *get out* and go to safety.
- Listen to the weather station to obtain updated information.

Business Continuity: After a Tornado

- Conduct a roll call.
- Check all damaged areas for injured people.
- Assess the damage.
- Take steps to mitigate further damage.
- Make emergency repairs.
- Document all damage with photographs and descriptions.
- Initiate salvage operations.

For more information, contact your local Hartford agent or your Hartford Loss Control Consultant. Visit The Hartford's Loss Control web site at <http://www.thehartford.com/corporate/losscontrol/>

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