

## TORNADO & HAIL SEASON SAFETY & READINESS TIPS



While traditionally hail and tornado season runs from March through July, we experienced tornadoes and hail in December last year, proving these storms can truly happen at any time. This can be a stressful time for insureds as they brace for intense storms with the potential for wind and hail that can damage their property and vehicles.

### → Did you know...

- In 2022, the economic cost of global natural catastrophe events was listed at **\$360 billion**, with \$140 billion being covered by private and public insurance entities.
- That means that **61%** of global disasters were **not covered by insurance**.
- The global cost was led by the U.S. with **\$112 billion** in natural catastrophe losses and \$55 billion being covered by public and private insurance entities.

## Preparation is the key to avoiding or minimizing costly claims and avoiding further damage.

Now is the perfect time to review these tips and information from our **resident claims expert, Wayne King**.

### In this issue you'll find:

- Step-by-step instructions to follow before, during and after a tornado or hailstorm
- Important notes about the inspection process
- Key claims tips
- Details regarding how and when to make a claim





## What to Do Before a Tornado or Hailstorm

- Pay attention to weather reports and know the signs of a tornado, like rotating, funnel-shaped clouds, a loud roar, the color of the sky changing, approaching clouds of debris or a strange quiet time during or after a thunderstorm.
- Make a plan for taking shelter if a tornado does form in your area.
  - Identify a safe place with no windows, like the basement, a stairwell or the center most location in your business or home.
  - Create an emergency kit in advance, including bottled water, non-perishable food, blankets, medical supplies, a flashlight, radio and batteries.
- Hail can occur during any strong thunderstorm, and large hail can break windows. Closing the drapes, blinds or window shades in office buildings and other properties can help prevent the wind from blowing broken glass into buildings.
- Whenever possible, park vehicles inside a garage or covered area before the storm.
- Move any unfixed outdoor items inside or under a covered area when not in use. Close sun umbrellas and close retractable awnings.
- Stay away from windows.

## What to Do During a Tornado or Hailstorm

- If a tornado warning is issued:
  - Immediately seek shelter in the place you have identified as safe. Cover your head and neck with your arms.
  - If you are outside or in a vehicle, do not try to outrun the tornado. If you can't get to a building, find a ditch, and cover your head and neck with your arms. Put any clothing or padding you can find on top of you.
- During a hailstorm, the safest place to be is inside. Move back from windows, and avoid using or touching electric appliances, as lightning can travel through wiring and could injure you.
- If you get caught driving in a hailstorm, do not leave your vehicle. Pull over to a safe location as soon as you can and turn on your hazard lights. Turn away from the windows and cover your head and eyes with a blanket or sweatshirt to avoid injury from broken glass.
- Pay attention to news and alerts so you know when the tornado or hailstorm has passed and it's safe to move.

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## What to Do After a Tornado or Hailstorm

- Be cautious of hazards that are a product of the storm, such as damaged tree limbs or other structures that may have been damaged by high winds or hail.
- **If you or your insured suffers damage to your property as a result of a storm, please inform us immediately.** Please see the following page for details on how to report a claim.
- Take photos of all damage — especially before making any temporary repairs. This assists your insurance adjuster with understanding the damage prior to making those repairs and helps them accurately evaluate the damages.
- Protect your property from further damage by arranging reasonable temporary repairs, like boarding up broken windows or tarping damaged areas of the roof. This will help deter vandalism or additional weather damage.
- If you have plans to replace the roof covering on your business, consider using impact-resistant material if you live in a hail-prone area.
- When hiring a business to make repairs, be sure to use licensed contractors. This will ensure that if work is not done properly, you will have recourse.
- Protect yourself from post-storm insurance scams and price gouging.
  - Unfortunately, roofing storm chasers are out there. Be wary of anyone who shows up or calls unexpectedly. A best practice is for you to make first contact.
  - Get more than one estimate and do not be pressured to make a decision on the spot.
  - Do your research into your contractor's background. As noted above, be sure to use reputable, licensed contractors.



### → Key Claims Tip

Keep accurate records of your expenses and save bills and receipts from your temporary repairs. **Avoid making permanent repairs until your claims professional has reviewed the damage.**

### → Important Notes About the Inspection Process

Insureds can become frustrated at how long it takes for an independent claims adjuster to come out for an inspection. In some cases, it is not necessary to have an adjuster come, and photos can be taken instead.

#### Wait for an Independent Claims Adjuster When...

- There is major damage
- A vehicle is not drivable

#### Take Photos When...

- There is minor damage
- Damaged vehicle is drivable

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## Making a Claim

If you or your insured suffers damage to your property as a result of a storm, please inform us immediately. Submit claims via email, and find the email address to use below, which is specific to the program by which you are insured:

- **ATP insureds:** Submit your claims to our TPA, Athens Administrators, via email at [ATPclaims@athensadmin.com](mailto:ATPclaims@athensadmin.com)
- **CPS insureds:** Submit your claims to our TPA, Athens Administrators, via email at [CPSclaims@athensadmin.com](mailto:CPSclaims@athensadmin.com). Please send church, school and family services claims to [CSFclaims@athensadmin.com](mailto:CSFclaims@athensadmin.com)
- **HabPro insureds:** Submit your claims to our TPA, Athens Administrators, via email at [HabProclaims@athensadmin.com](mailto:HabProclaims@athensadmin.com)
- **KBK insureds:** Submit your claim to our TPA, North American Risk Services (NARS), via email at [Reportaclaim@narisk.com](mailto:Reportaclaim@narisk.com)
- **Sports & Wellness insureds:** Submit your claims to our TPA, Athens Administrators, via email at [SWclaims@athensadmin.com](mailto:SWclaims@athensadmin.com)



**As a benefit of partnering with NSM Insurance Group, Wayne is available as a resource to help agents and their insureds at any time!** Wayne can assist in many ways, from reviewing manuals to visiting a site to discuss loss mitigation.

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