

Every part of the country has its own unique weather concerns. There are the tornadoes of the Midwest, the coastal hurricanes, and the northern snowstorms. Regardless of where you live, many of the weather concerns come with the possibility of high winds. And with those winds come the likelihood of severe property damage and the potential for injury.

Often winds can come with little warning. Though those in the path of a hurricane usually receive some warning, those facing tornadoes know they can arrive with little notice. Though no one can predict when such storms will occur, steps can be taken well ahead of time to protect against severe damage and even injury or the loss of life.

The following steps should be taken ahead of time:



Ahead of Time

- ❑ Make sure dead branches and trees are removed.
- ❑ Bring in or tie down all lawn furniture or loose items on your property.
- ❑ Keep your gutters and drains cleaned.
- ❑ Inspect your roofing material annually, making sure flashing is in place and that shingles are not loose.
- ❑ Review your insurance policy to verify that all buildings are listed.
- ❑ Have an emergency contact list handy (include emergency providers, contractors, utility company numbers, and family members contact information)
- ❑ Develop relationships with contractors for supplies and repairs.
- ❑ Have a designated place that is safe. Stock it with water, food, radio, flashlights, communication devices, a first aid kit, cash, and prescriptions.
- ❑ Prepare materials that might be needed to protect property after a storm. This could include tarps, ropes, plywood, chainsaw, pump, and fuel.
- ❑ Know how to turn off the gas and electric.
- ❑ Have a designated plan that includes where to go and what to do should a storm hit.

With wind and storms, in some parts of the country, hail is also a possibility. These storms usually come in the spring or fall. Hail can be anything from pea-sized to baseball-sized. It can do extensive damage. It is important to try and get your vehicles under cover should a hailstorm take place.

When a Wind or Hailstorm Arrives

- ❑ Listen closely to weather reports.
- ❑ Do NOT go outside.
- ❑ Seek shelter in the designated safe room.
- ❑ Keep any drapes, blinds, or window shades closed to protect occupants from the possibility of breaking glass.
- ❑ If possible, park vehicles in a garage or under a shelter.
- ❑ If driving, pull over to the side of the road—preferably under an overpass or shelter.

Once you are sure the storm has passed, caution should be used in all respects. Your structure could be damaged. Further, as you go outside, use extreme caution as live power lines may be down; and there may be a large amount of debris that could cause bodily injury.

When it is safe to do so, follow these steps:

After the Storm

- ❑ Assess any damage. Take pictures if possible.
- ❑ Treat those who have an injury or seek medical attention for them.
- ❑ Protect property from further damage using tarps or wood.
- ❑ Contact the people who will be needed to secure the facility (building contractors, utility companies, etc.).
- ❑ Contact your insurance company.

It is important to take whatever steps are necessary to prepare for wind and hailstorms. A good plan that is communicated to all parties can go a long way in protecting your property from more severe losses. More importantly, it can also keep people safe from the harm associated with wind and hail.