

To The Point

Tornadoes - Preparation & Recovery for Businesses

CHUBB®



Tornadoes are incredibly violent local storms that extend to the ground with whirling winds up to 300 mph. Spawned from powerful thunderstorms, tornadoes can uproot trees and buildings and turn harmless objects into deadly missiles. Paths of damage can be more than one mile wide and 50 miles long. Tornadoes can occur with little or no warning.

According to the National Oceanic and Atmospheric Administration (NOAA), tornadoes usually only last a few minutes, but they can be catastrophic events, lasting for more than an hour and traveling dozens of miles. Most of the world's tornadoes occur in the United States and usually these natural hazards occur between April and June.¹

While tornadoes can happen virtually anywhere, it is not economically practical to design all buildings and structures for tornadoes. Building codes typically do not require such a level of design. Preparation to protect people and property, and planning for business resumption post-event are critical.

Preparation

Businesses should consider the following when preparing for a tornado:

- Ask the local emergency management office about the community's tornado warning system.
- Purchase a NOAA weather radio with a warning alarm tone and battery backup. Listen for tornado watches and warnings.
 - **Tornado Watch:** Tornadoes are likely. Be ready to take shelter. Stay tuned to the NOAA radio for additional information.
 - **Tornado Warning:** If a tornado has been sighted in the area or is indicated by radar, take shelter immediately.
- Establish procedures to inform personnel when tornado warnings are posted. Consider the need to assign spotters to look for approaching storms.
- Conduct tornado drills.
- Work with a structural engineer or architect to designate shelter areas in your facility. Ask your local emergency management office or the National Weather Service for guidance. Refer to [FEMA P-320](#) and [FEMA P-360](#) for additional guidance.

Chubb Risk Consulting



It's crucial to ensure your facility is structurally stable and devoid of hazardous conditions before employees or customers return.

- Consider the amount of space you will need. Each adult requires about six square feet of shelter space; nursing home and hospital patients require more.
- The best protection in a tornado is usually an underground area. If an underground area is not available, consider:
 - Small interior rooms on the lowest floor without windows
 - Hallways on the lowest floor away from doors and windows
 - Rooms constructed with reinforced concrete, brick or block, with no windows and a heavy concrete floor and roof system protected areas away from doors and windows
- **Note:** Auditoriums, cafeterias and gymnasiums covered with a flat, widespan roof are not considered safe.
- Make plans for evacuating personnel away from light-weight modular offices or mobile home-size buildings. These structures offer no protection from tornadoes.

Once in the shelter, personnel should protect their heads with their arms and crouch down.

Resuming Business Operations after a Tornado

It's important to communicate clearly and concisely to let everyone know the current status of your company and your plans for moving forward. The best way to ensure consistency of your message is to appoint one individual to communicate across all media platforms. Ideally, this message should come from top management.

Employees - Notify employees through social media, emergency notification systems, 800 numbers and company websites about any changes in business hours or office relocations. Remember, depending on the type of disaster, internet and phone lines may be down, so the more ways you can get your message out, the better.

Customers - Even if none of your operations are affected, notify customers of your status. This is especially important if your customer base covers a large geographic area, as some areas may be affected while others are not.

Suppliers and Vendors - Ask business partners for their flexibility and understanding after a disaster. They may be able to provide critical equipment or software, or be willing to set up alternative billing or delivery options until your business is back on its feet.

Government Agencies and Regulatory Authorities - You may need approvals for resuming occupancy or rebuilding after a disaster. You're not alone, so it's important to communicate regularly with state or municipal agencies to ensure your approvals are moving along.

Funding Sources - File any insurance claims immediately. If you are a Chubb policyholder, you can rest assured that Chubb will respond promptly to you.

If you need additional funding, you may want to contact your financial institution to activate a secured line of credit or to access an emergency fund.

Sometimes damage to a building may not be apparent. It's crucial to ensure your facility is structurally stable and devoid of hazardous conditions before employees or customers return. These simple steps can help you re-open for business:

- Utilize professional engineers to validate the structural integrity of the building or facility.
- Have electrical, computer and telecommunications systems inspected to ensure that there is no danger from water or other damage.
- Check water supplies for contamination.

Tips to help your employees cope:



Employees may be dealing with their own losses. Prepare for accommodations



Schedule regular meetings with employees



Provide employee assistance services or engage a crisis management firm



If employees are helping with restorations, provide protective equipment



Make sure employees have proper training and equipment

- Make sure all hazardous materials are safely contained. If any have leaked or dispersed, specialized cleanup and disposal will be required.
- Replace all filters on equipment to get rid of any dust, debris and chemicals that may clog ventilation systems.
- Use qualified professionals for the inspection of elevators, fire protection and fire and life safety systems.
- Clean, examine and test safety devices and controls on all equipment and repair or replace as needed.
- If there was a power outage, investigate the heating, ventilation, and air conditioning systems before energizing and pressurizing them.
- Get the building tested for asbestos or other chemical/toxic agents.
- Ensure that all public or employee areas are well-lit and free of debris, water, dust, or liquid spills.
- Obtain any required approvals from public authorities.

Follow the Road to Re-occupancy

If your facility is not yet ready to occupy, these steps may help facilitate any repairs or reconstruction:

- Identify current building code requirements, including demolition and cleanup ordinances, fire protection and Americans with Disabilities Act and other legal or regulatory requirements.
- Determine applicable construction standards and obtain necessary permits.
- Establish priorities at the designated restoration site by identifying critical business applications and processes needed to stay in business.
- Document all damage, including estimates or prices for repair/replacement, and outline what is needed to resume operations.
- Implement security procedures at the damaged facility to protect undamaged property. Ensure that access to the facility is controlled and that protection systems have been reactivated and are operational.

Provide Human Resources

Even though your building may pass all safety codes and your employees are physically able to return to work, disasters exact an emotional toll that may make it difficult for people to adjust. Here are some tips to help your employees cope with post-disaster stress:

- Employees may be dealing with their own losses. Prepare for accommodations such as vans and carpooling, on-site day care and flexible scheduling to help.
- Schedule regular meetings with employees to communicate progress on any restorations and to reiterate overall corporate objectives.
- Provide employee assistance services or engage a crisis management firm to help employees deal with stress.
- If employees are helping with restorations, provide protective equipment such as eyewear, gloves, dust masks and respirators as needed or required.
- If employees are assigned new tasks during the restoration process, make sure they have proper training and equipment.

References

1. <https://www.noaa.gov/education/resource-collections/weather-atmosphere/tornadoes>
2. [FEMA P-320](#) and [FEMA P-360](#)

Learn More & Connect

For more information on protecting your business, contact your local risk engineer, visit the [Chubb Risk Consulting Library](#), or check out www.chubb.com/riskconsulting.

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