

# Severe Storms

**S**evere storms can occur at any time and any place. These types of storms can be categorized as hurricanes, thunderstorms and tornadoes. The following information will assist you in preparing for these events.

## Before

- † Prepare a family disaster plan and supplies kit. (see “Emergency Supply Kits” section)
- † Identify a meeting place for all family members in case of separation.
- † Be sure to have a pre-designated location within your home in the event authorities instruct you to shelter in place. (see “Sheltering” section)
- † Be familiar with your community’s flood zones, low-lying areas, underpasses, streams and brooks, bridges and coastal areas.
- † Stay tuned to your local media for weather updates and emergency alerts.
- † Be familiar with storm watches and warnings definitions and storm specific preparedness (see boxes, right).
- † Secure all outside furniture and equipment.
- † Have at least ¾ of a tank of gas in your vehicles.
- † Move pets inside to a safe and secure location.
- † If instructed to evacuate, do so immediately.

## Check Insurance Policies

- Check with your insurance agent to make sure appropriate insurance has been purchased to cover damage caused by severe storms.
- If you are renting, note that most landlord insurance policies do not cover your property or belongings. Purchasing of renter’s insurance or personal insurance is recommended.
- Keep all insurance policies, documents and other valuable items in a waterproof container or a safety deposit box.

## During

- † Stay indoors, if not instructed to evacuate.
- † Stay away from windows and doorways and move to an interior section of your location.
- † Be alert to changing weather conditions. Although it may appear calm, do not go outside unless certain that the storm has passed.
- † If outside, seek shelter in a building or a vehicle. If boating or swimming get to land and seek shelter.
- † Use telephones for emergencies only in order to keep all lines open for those in need of assistance.
- † Be prepared to shut off utilities if alerted to do so.
- † Avoid downed utility lines and treat all wires as live.

## After

- † Be alert to local media for instructions on returning to your home, if evacuated.
- † Conduct a damage assessment of your property.

† For additional information, see the “Recovering from Disaster” section.

## Storm Specific Information

### Hurricane

Hurricane season runs June 1 through November 30. Because hurricanes are predictable there is time to activate your family disaster plan, board up windows, secure doors and evacuate if instructed to do so.

**Hurricane Watch:** Issued for a specified coastal area where there is a possible threat of hurricane within 36 hours.

**Hurricane Warning:** Issued when a hurricane is imminent within 24 hours or less.

### Special Instructions:

- Storm surges are likely to occur and flooding may rapidly develop.
- Be prepared to evacuate quickly and identify your route in advance.

### Thunderstorms/Lightning

Thunderstorms are always accompanied by lightning, strong winds and heavy rainfall. If you can hear thunder you are close enough to the storm to be struck by lightning.

**Thunderstorm Watch:** Issued when there is potential for thunderstorms to form.

**Thunderstorm Warning:** Issued when a severe thunderstorm is imminent or occurring.

### Special Instructions:

- Metal pipes and utility lines can conduct electricity. To prevent electrocution, limit telephone use, unplug all appliances and avoid taking showers.
- If outside, stay away from trees, poles and metal objects because they can conduct electricity.
- To avoid lightning, do not lie on the ground. Squat low to the ground and make yourself the smallest target possible.

### Tornadoes

Tornadoes develop quickly and with little warning. It can take less than 15 minutes to go from blue skies to funnel clouds. Although they generally occur in the spring and summer, they can happen any time during the year.

**Tornado Watch:** Issued when a tornado could form in the next several hours.

**Tornado Warning:** Issued when a tornado has been sighted or detected and is headed towards your area.

### Special Instructions:

- If a tornado warning has been issued take shelter immediately.
- Shelter should be located in the lowest level of your location or the most interior section, away from windows.

# ***Severe Storms***

- Evacuate vehicles and seek shelter immediately. If no shelter is available, lie down in a low area, away from your vehicle, covering your head and neck.