

TORNADOES AND YOUR BUSINESS

Natural Disasters



When tornadoes strike, businesses can suffer. A large percentage of tornadoes occur between 3 and 6 p.m., when most people are at work. Be prepared to protect your employees, customers and property, and ensure business continuity.

Before a Tornado

- **Monitor for severe thunderstorms in your area.**
 - NOAA's National Weather Service
<http://www.spc.noaa.gov/products/wwa/>
- **Know the warning system for your community.**
 - Learn the thunderstorm warning system for your county or locality.
- **Know the terminology.**
 - A **tornado WATCH** is issued when weather conditions favor the formation of tornadoes, for example, during a severe thunderstorm -- be prepared to take shelter immediately if conditions worsen.
 - A **tornado WARNING** is issued when a tornado funnel is sighted or indicated by weather radar -- You should take shelter immediately!
- **Establish shelter locations on your property.**
 - The safest place is the interior part of a basement.
 - If there is no basement, use an inside room on the lowest floor (e.g., center hallway, closet).
 - Avoid windows, skylights, or glass doors, which could be broken by strong winds or hail.
 - There should be enough room for all employees, any customers or suppliers who may be at your business during the hazardous situation.
 - Stock the shelter with emergency supplies such as flashlights, battery powered radio, and a first aid kit.
- **Prepare and protect your employees**
 - Make sure everyone knows the location of storm shelter areas in the building; conduct annual emergency drills.
 - Encourage employees to develop an emergency preparedness plan for their family.
- **Make plans regarding customers.**
 - Determine the likelihood of customers being present if a severe storm situation.
 - Have an emergency plan for customers; review it with employees regularly.
 - Label shelter locations for the building.
- **Identify potential hazards on your property.**
 - Secure unstable materials that are outside your business (e.g., lumber, equipment, fuel tanks).
 - Remove dead or rotting trees and branches that could fall and cause injury or damage.

• Protect your assets.

- Maintain an inventory of all equipment used by your business.
- Develop a schedule for backing up all computer records.
- Keep backups of all tax, accounting, payroll and production records, customer and supplier data off-site.
- Keep copies of all paper and computer files in an accessible but off-site location.

• Prepare for business continuity.

- Have a business emergency plan.
- Document all processes that keep your business running.
- Determine what processes and equipment is needed to keep your business open.
- Store extra supplies offsite and make a plan for temporary relocation.

• Obtain tornado insurance.

- Business insurance policies can cover damage to your business property and equipment.
- Add extra coverage in case of business interruption following the disaster.
- Extra expense coverage may pay for the costs of relocating or leasing equipment while repairs are underway.

During a Tornado

• Stay informed.

- Listen to the radio or television about the situation.

• If a WARNING is issued – Seek shelter immediately.

• Ensure employee and customer safety.

- Have personnel and customers go to the businesses' emergency shelter location immediately!
 - . Interior hallway areas
 - . Avoid glass walls and windows
 - . Avoid areas with wide-span roofs (e.g., warehouses)
- Designate an employee to be the contact for employees and customers and to ensure they go to shelter locations.
- Instruct individuals to sit facing the wall with their heads between their knees.
- Keep exterior doors and windows closed and interior doors (offices to corridors) open to minimize pressures.
- Do not use elevators for shelter; if the building loses power, you may become trapped.
- If there is time, turn off all utilities at the main power switch and close the main gas valve.

After a Tornado

- **Return to your business only after officials have declared the area safe.**
- **Assess employees and customers for injuries.**
 - If someone has been injured, call 911 or your local Emergency Medical Services.
- **Implement your business post-disaster communication strategy to contact employees, customers and vendors.**
- **Assess your property.**
 - Survey the inside and outside of the building for structural damage, sharp objects, downed power lines, damaged gas lines, or other hazards (e.g. chemicals).
 - If re-entering a building, use extreme caution, as moving through debris presents further hazards.
 - Check machinery and equipment for damage.
 - Take photographs of all damage for insurance or emergency assistance purposes.
 - Contact your insurance agent to report any losses and obtain advice about restoration needs.
- **Clean up safely.**
 - During cleanup, personnel should wear sturdy shoes or boots, long sleeves, and gloves to protect their body from injury.
 - Stay away from downed power lines and report them immediately.
 - A tetanus booster may be warranted.
 - Be aware of hazards that may cause injury while cleaning up (e.g., chain saws, electrical or chemical hazards).
 - Report any hazardous materials (e.g., fuel, chemicals) that have leaked, to emergency response personnel.
 - Use caution with gas powered equipment – dangerous carbon monoxide can be generated.

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