



10 Steps to Protecting Your Valuables Before and After a Tornado



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BY JEFF TURNER AND CHESTER BUTLER

On Feb. 10, 2013, an F4 twister stretching three quarters of a mile wide tore through two Hattiesburg, Miss. communities. Fortunately, all residents survived the twister, which reached 170-mile per hour winds. Unfortunately, their homes and businesses weren't as lucky. In total, 570 properties were damaged or destroyed.

In the event of a natural disaster, your family and friends' safety is the first concern. The second is your home and valuables.

In Hattiesburg, families are sorting through what's left of their homes and searching for priceless personal artifacts that survived the demolition— family photos, videos, heirlooms, important documents and the list goes on.



PHOTO BY SEAN GARDNER/GETTY IMAGES



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The fact is, on average, 1,200 tornadoes touch down in the United States every year. Not only should you be planning to keep your family safe, but you should also take steps to ensure your valuables protected.

Based on research and interviews with insurance and storm safety experts, this

10-step guide will teach you how to protect your valuables before and after a tornado strikes.

Before:

- 1. Check your natural disaster insurance coverage.** Many families make the mistake of choosing a plan and forgetting about it. The coverage decisions you selected a year ago, may not apply to your circumstance today. Call your insurance provider and check for the following:
 - Many insurance policies cover lodging for you and your family in the event of your home's destruction. If yours doesn't, consider adding it to ensure you're not stranded amidst the devastation.
 - Insurance reimbursement is determined by the cost to rebuild your home, not the market value. If your home is insured for less than the cost to rebuild, the difference will come out of pocket.
**This note is especially relevant if you've recently upgraded or renovated your home.*
 - Two of the most overlooked coverage items are jewelry and shingles. Many assume their jewelry and other priceless items, like artwork and antique silver, will be covered under their home insurance as long as the items are properly documented. Not true. Homeowners insurance, even those policies with an added jewelry or artwork stipulation, will only cover up to a certain amount of your lost or damage valuables, but not the total cost. For that, you must individually schedule your items under a separate deductible. As for damaged shingles, the insurance company is not responsible for replacing your originals with matching shingles. In other words, you may end up with a patch of dissimilar shingles. Talk with your insurance provider about this before you're in need of a new roof.
- 2. Take inventory.** What size is your TV? What model is your video camera? If your valuables were damaged by a tornado, would you know how to describe them? Most people would not. Here are the best ways to

document your possessions to facilitate initiating and settling insurance claims:

- Schedule room-by-room documentations. Each week select one room and capture the details of your valuables with video. Upload the footage for safekeeping to [YouTube](#) or [Memorynow](#).
- Record the high-value items first, as they'll be the most important to replace.
- Properly document items to establish a lifestyle. Insurance adjustors will study your documentation to determine your standard of living, which affects your settlement. For example, in reviewing the documentation of your refrigerator, the agent will note the make and model for replacement, but they'll also note the steak and lobster you have stocked in your freezer. This will alert the agent to a higher standard of living, which could positively influence your settlement.

3. **Safeguard family photos, videos, heirlooms and important documents.** No insurance policy on earth can replace your family's memories and it's very difficult to replace documents like passports, birth certificates and social security cards. Here are a few ways to ensure their safety:

- Upload all photos and videos to an online application in addition to backup hard drives and discs, as the latter can easily be damaged during a natural disaster.

Free online storage sites we recommend include: [Picasa](#) and [Easyshare](#) to store photos and videos, [Google Drive](#) for scanned documents, and [Memorynow](#), which uses a Secure Socket Layer Encryption (SSL) function for security, to store videos, photos, documents and audio files.



- Make hard copies of your important documents and store them with your family heirlooms offsite in a safety deposit box or a trusted family or friend's home.
- Pack your important original documents and heirlooms together in an easy-to-access location that's in your direct path to taking cover. This allows you to quickly grab your valuables on the way to your storm shelter.

**For a complete list of all essential estate, medical, financial and government paperwork to protect, [click here](#).*

4. **Install and/or check tie-down systems.** If you have a manufactured home, storage shed or swing set, hire a licensed contractor to install or repair your tie-downs. Not only will it protect the structures in the event of a natural disaster, it will also anchor them so they don't become hazardous flying debris.



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5. **Clear your lawn of potential dangerous debris.** High winds from a tornado can easily toss dead trees, broken limbs, bikes and yard tools – inflicting property damage or injuring people. Stow your yard tools safely in your garage or shed, and regularly clear yard debris. Encourage your neighbors to do the same with theirs.
6. **Tell emergency officials you have a storm shelter.** National Storm Shelters' lids are specially designed to hold extremely heavy loads in the case of heavy fallen debris, and still be easily opened by those inside the shelter. Regardless, there is always a chance you could be stuck in your shelter until emergency officials can rescue you. Tell your local emergency officials that you own an underground shelter so responders can easily find you and your family after disaster strikes.
7. **Protect electronics.** Power outages can damage electronics. Use surge protectors or simply unplug your electronic devices when a serious

storm threatens to help protect them from damage. However, don't waste valuable time unplugging electronics as tornado warnings are issued, on average, just 13 minutes in advance.

After:

8. **Survey the damage.** After you've determined everyone is safe, survey the damage. The Red Cross recommends taking pictures and video of the wreckage for insurance purposes.

**If you're outside and your home's damage looks extensive, wait for an emergency responder's approval before approaching, as your structure may not be secure.*

9. **Contact your insurance provider.** If you prepared accordingly, you have everything you need to make and settle your insurance claims to replace your lost valuables. Here are two highly effective methods to expedite and positively influence your settlement:
 - In the wake of a storm, or quickly after, insurance companies assign droves of adjustors, or "storm troopers" to the affected area. If there's a storm trooper at the scene of your home's destruction, settle with him or her. Their job is to quickly settle to ensure positive media coverage and accelerate the insurance-settlement process. Drawn-out cases almost always cost the insured more in the long run. Settling early with a storm trooper will not be as invasive, and in most cases, this approach to settling is less of a hassle and generates a fair outcome.
 - Many insurance providers have apps that allow you to record your damage and send it directly to your insurance broker. This approach, in contrast to calling an agent, is more direct and will result in a faster turn-around.
10. **Invest in a storm shelter.** Protect the most valuable thing you have: you and your family's lives by purchasing a storm shelter built to withstand Mother Nature's strongest tornado forces. The Red Cross's tornado

aftermath guide states, “If your home has been significantly damaged and will require rebuilding parts or all of it, consult with your contractor about having a tornado safe room built during the process. A tornado safe room can save lives.”



About the contributing experts:

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Jeff Turner created National Storm Shelters after an F4 tornado struck his hometown of Murfreesboro, Tennessee in 2009. Applying more than 25 years of manufacturing experience, he developed a line of storm shelters and safe rooms that provide superior protection during tornadoes. For more information about his company, visit www.nationalstormshelters.com

Chester Butler

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With more than 40 years of experience in the insurance industry, Chester Butler is one of the Southeast’s leading insurance experts. His Nashville-based firm specializes in small business and family insurance for clients in 17 states. For more information about his company visit, www.thebutlergroup.com/blog.

**Click here for a free
Emergency Preparedness Guide.**

*This guide will help you plan your family’s strategy
for surviving a tornado.*