Tornadoes strike with little warning.

DIFFERENT TYPES OF INSURANCE PROTECT YOU IN DIFFERENT WAYS.

- **Most tornado, windstorm, and hail losses are covered by HOMEOWNERS insurance.**
- **Tornado damage to vehicles is covered under the COMPREHENSIVE portion of auto insurance policies.**
- **Make sure your coverage meets your FINANCIAL NEEDS.**

PREPARE IN ADVANCE

- **REVIEW** your insurance policies and discuss your coverage options with your insurer or agent.
- **Create a detailed INVENTORY** of your possessions including receipts, descriptions and photos of your home’s contents.
- **REDUCE** potential storm damage by fortifying windows, doors and the roof.
- **Maintain an emergency STORM KIT** with a radio, flashlight, batteries and first-aid items.

WHAT TO DO IF YOU HAVE STORM DAMAGE

1. **Immediately CONTACT** your insurance agent or company representative.
2. **INSPECT** property and cars for damage and then protect it from additional damage.
3. **INVENTORY** losses and photograph damage, and save related receipts to assist with claims handling.
4. **ASK** your insurer or agent for assistance in locating a reputable contractor.

BE SURE YOU’RE COVERED