



Property Casualty Insurers
Association of America

Shaping the Future of American Insurance

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Midwest Tornadoes Remind Consumers to be Prepared for Severe Weather

CHICAGO – The devastating tornadoes and severe weather experienced over much of Midwest this past weekend serve as a harsh reminder of the damage that is possible as the U.S. moves through tornado season. The Property Casualty Insurers Association of America (PCI) encourages homeowners, renters and business owners to prepare in advance for tornadoes, review their insurance policies and contact their insurance agent or company to discuss coverage options.

The peak of tornado season in the U.S. varies by geographic region beginning in southern states during the months of March and April. Peak tornado season for the southern plains occurs during May and June and typically takes place during June and July in the Midwest and northern plains. This weekend's storm activity, with over 50 reported tornadoes, was the most severe in northwest Ohio where a tornado left a path of destruction up to 300 yards wide and 10 miles long.

"As we saw this weekend, tornadoes can be deadly and cause severe property damage," said Donald Griffin, vice president personal lines for PCI. "Because tornadoes can occur rapidly and with little warning, advanced preparation is very important. We encourage consumers to know the warning signals used in their community and be prepared to take cover when alerted. Maintaining an emergency storm kit with a radio, flashlight, batteries and first-aid items is the first step in preparation. Other steps include conducting tornado drills with your family and ensuring that your property is adequately insured."

Most tornado, windstorm, hail and similar severe weather-related losses are covered by either homeowners, renters or commercial insurance policies. Tornado losses to a home are covered by the "windstorm" peril under the homeowners insurance policy. Renters insurance also provides coverage to policyholder possessions under this peril. Business owners are covered under their commercial policies. Protection from windstorm or hail damage for cars is covered under the "comprehensive" portion of the automobile insurance policy.

PCI pre-storm tips:

- Conduct a detailed inventory of your possessions including receipts, descriptions and photos of your home's contents.
- Keep your insurance policy and agent information along with other important information with you or in a secure place.
- Keep a cell phone charged and with you for emergencies.
- If you have one, keep a laptop computer close by. Most insurance companies allow claims reports to be submitted via the Internet.

If you experienced a loss from the storms:

- Immediately contact your insurance agent or company representative
- Inspect property and cars for damage
- Inventory losses and photograph damage, and save related receipts to assist with claims handling

- Secure property from further damage or theft
- Check the background and legitimacy of repair contractors. Ask your insurance company for assistance in locating a reputable contractor.
- Keep detailed records of business activity and extra expenses during the interruption period, and prepare records to show the income from the business both before and after the loss.

PCI is composed of more than 1,000 member companies, representing the broadest cross-section of insurers of any national trade association. PCI members write over \$180 billion in annual premium, 37.4 percent of the nation's property casualty insurance. Member companies write 44 percent of the U.S. automobile insurance market, 30.7 percent of the homeowners market, 35.1 percent of the commercial property and liability market, and 41.7 percent of the private workers compensation market.

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