

The background of the entire page is a dark, stormy sky with several bright white lightning bolts striking down. In the lower portion of the image, the silhouettes of several houses and trees are visible against the dark sky.

MAKE YOUR HOME

THUNDERSTORM READY



THUNDERSTORM-READY.COM

THUNDERSTORM READY

PREPARE YOUR HOME FOR SPRING THUNDERSTORMS (TORNADOES AND HAIL)

Get prepared for spring storms with these steps to reduce damage to your home.

1. Trim your trees

COST: \$400 – \$500* TIME: 1-3 HOURS

*Estimated cost is per tree.

Trees in your yard could pose a threat to your home during high winds.

Have the trees around your home trimmed by an arborist. Remove branches that overhang the house and remove dead, dying, or diseased trees.



2. Get a home lightning surge protector

COST: \$300 – \$500 TIME: 1-3 HOURS

This simple step can help save costly electronics.

Install a home lightning surge protector to keep electrical equipment safe from power surges.

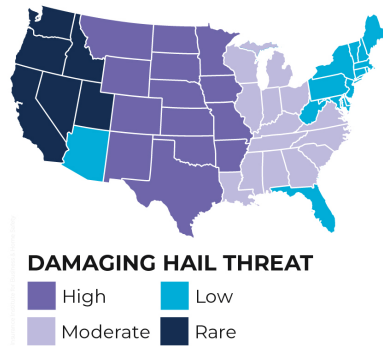


3. Install protective screens on HVAC units

COST: \$200 – \$400 TIME: 1-3 HOURS

Screens can prevent costly hail damage.

In [hail-prone regions](#), install screens around your home's air conditioning unit to help reduce the chance of hail damage to coils and fins.



4. Select a wind-rated garage door

COST: \$1,200 – \$3,000 TIME: 4-8 HOURS

*Estimated cost in Florida.

Garage doors are one of the most vulnerable parts of the home in high winds.

High winds can push a garage door inward, allowing pressure to push up on the roof and surrounding walls and damage your home. Wind-rated garage doors have been tested to withstand these pressures and can help protect your home. If you're not sure whether your garage door is wind-rated, it's best to purchase a new one that is.

Learn more at disastersafety.org/garagedoor.



5. Upgrade to steel gutters and downspouts

COST: \$2,500 – \$4,000 TIME: 4-8 HOURS

Steel is stronger than its more popular counterparts, vinyl and aluminum.

In [hail-prone regions](#), upgrade to steel products, which are more durable against hail impacts and less likely to leak.



6. Upgrade to good or excellent impact-rated shingles based on IBHS testing

COST: \$3,000– \$6,000 TIME: 1-3 DAYS

*1,500–3,000 square-foot house.

Replace your shingles on time—and with the right product—to keep your home protected 24/7.

Your roof is your home's first line of defense against severe weather. Consider shingles rated Good or Excellent by IBHS.

Shingles add more than just architectural detail; they are critical to protecting your home against hail. See [IBHS shingle performance ratings](#).

These high-performing shingles also meet the UL Class 4 impact-rated standard, which may qualify you for an insurance discount. Ask your insurance agent!

| Overall Rating | Dents/Ridges | Tears | Granule Loss |
|----------------|--------------|-------|--------------|
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THUNDERSTORM READY

LOW-COST, LAST-MINUTE PREP FOR SEVERE WEATHER

If severe weather—including tornadoes, hail, or high winds—has been forecast for your area, follow these last-minute steps to help reduce damage to your home.

1. Close your garage door and all interior doors

COST: \$0 TIME: 10 MINUTES

Give your roof a fighting chance.

In addition to closing exterior doors and windows, closing your garage door all the way and closing all interior doors can give your roof a fighting chance in high winds. If a window is broken by flying debris or a door has blown open, your house will rapidly fill with air. This will cause a dangerous increase in the forces pushing on your roof—imagine a balloon inflating inside your house.



Rigorous scientific wind testing on a full-scale 1,400-square-foot single-story home at the IBHS Research Center reveals that closing interior doors helps compartmentalize the pressure inside a home into smaller areas, reducing the force on the roof by as much as 30%. That gives the roof a better chance of staying intact.

2. Tidy up outdoors

COST: \$0 TIME: 1-3 HOURS

Items on the lawn or patio could become flying debris and damage your home.

Move items like patio furniture, plant pots, bicycles, grills, garbage cans, and children's toys into a garage or storage building before you leave home for the day.



3. Organize your garage

COST: \$0 TIME: 1-3 HOURS

Parking in your garage is an easy way to prevent damage to your vehicle.

Organize your garage so you can easily park your car under cover when severe weather, especially hail, is in the forecast.



4. Locate and prepare a safe place

COST: \$0 TIME: 10 MINUTES

Being prepared will keep you safer in an emergency.

Designate a safe room and then clean and organize to make it easily accessible. Choose an interior room with no windows on the lowest floor of your home, such as a basement, storm cellar, bathroom, or closet.

For more information on the best place in your home or business to shelter, visit the [National Weather Service page on Tornado Safety](#).



5. Set up 3 ways to get weather alerts

COST: \$0-\$40 TIME: 1-3 HOURS

Having a system in place helps you react quickly in an emergency. Do NOT rely on sirens.

1. Find a reliable source for severe weather information. Pay attention to severe weather outlooks from NOAA's Storm Prediction Center (SPC). Follow the SPC on [Facebook](#) or [Twitter](#), and tune in to local news often when severe weather is forecast.
2. Enable wireless emergency alerts on your cell phone.
3. Purchase a weather alert radio that broadcasts emergency alerts from the National Weather Service, preferably one with a hand crank. These radios can alert you when you are sleeping and don't rely on electricity or cell service.



Note: Maps are used to communicate critical weather information. Know where you are on a map and know your county name.



6. Create a home inventory

COST: \$0 TIME: 1-3 HOURS

Documenting your belongings is easier before a storm.

Create a detailed list or video of your belongings in case an insurance claim is needed. Learn more about how to create a home inventory from the Insurance Information Institute.

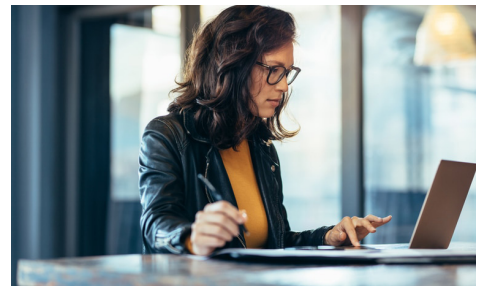


7. Review insurance policy and assess risk

COST: \$0 TIME: 1 HOUR

Know what your insurance policy covers—and what it doesn't.

Review your insurance policy and store your insurance agent's contact information in your phone. If you think you have damage from a thunderstorm, call your insurance agent first!



THUNDERSTORM READY

RENOVATING OR RE-ROOFING?

If you're renovating or re-roofing, consider these upgrades that will make your home stronger against severe weather.

1. Upgrade to Good or Excellent impact-rated shingles based on IBHS testing

COST: \$3,000–\$6,000 TIME: 1-3 DAYS

*1,500–3,000 square-foot house.

Not all shingles labeled as impact resistant perform well against hail.

Your roof is your home's first line of defense against severe weather. Consider shingles rated Good or Excellent by IBHS.

Shingles add more than just architectural detail; they are critical to protecting your home against hail. See [IBHS shingle performance ratings](#).

| Overall Rating | Dents/Ridges | Tears | Granule Loss |
|----------------|--------------|-------|--------------|
| | | | |
| | | | |

These high-performing shingles also meet the UL Class 4 impact-rated standard which may qualify you for an insurance discount. Ask your insurance agent!

2. Upgrade to impact-rated windows

COST: \$5,375* TIME: 4-8 HOURS

*Estimated at less than \$27 per square foot

Stronger windows can better withstand high and flying debris.

Look for windows labeled as impact resistant.



3. Upgrade to impact-resistant skylights

COST: \$500 - \$1,000* TIME: 4-8 HOURS

*Assuming 2-3 per home installed.

Stronger skylights better withstand hail impacts.

In hail-prone regions, replace existing skylights with impact-resistant versions to reduce the likelihood of hail damage.



4. Upgrade siding materials

COST: \$6,000-\$25,000* TIME: 3-5 DAYS

*Brick veneer (\$15,000-\$25,000) or concrete-fiber board (\$6,000-\$10,000).

Stronger siding means less hail damage.

In hail-prone regions, use siding materials such as brick veneer or concrete-fiber board to better protect against expensive and unsightly hail damage.



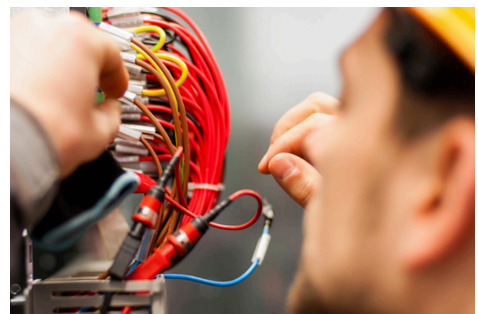
5. Get a whole-home lightning protection system

COST: \$3,000* TIME: 4-8 HOURS

*Installed, including lightning rods, grounding system, and surge protection.

Lightning can cause costly damage to your home.

Get a whole-home lightning protection system, which includes not only the surge protection, but lightning rods and a grounding system. A lightning protection system will protect your home and electronics from lightning strikes and power surges.



6. Get a tornado safe room

COST: \$6,000-\$20,000 TIME: 4-8 HOURS

Safe rooms provide the best protection during a tornado.

Purchase and install a tornado safe room compliant with FEMA P-320 standards. Learn more from [The National Storm Shelter Association \(NSSA\)](#).



THUNDERSTORM READY

WHAT TO DO AFTER A DAMAGING SPRING STORM

If your home has experienced storm damage, learn what to do next.

1. Call your insurance agent

COST: \$0 TIME: ASAP

The sooner you act the better.

Contact your insurance agent or insurer as soon as you can. Provide a general description of the damage and have your policy number handy if possible. Write down the adjuster's name, phone number and work schedule as soon as you have those details.



2. Protect your property

COST: \$0 TIME: ASAP

You may be able to prevent further damage.

Take reasonable steps to protect your property from further damage. This could mean boarding up windows and salvaging undamaged items. Your insurance company can tell you what they will pay for regarding protection.



3. Protect yourself

COST: \$0 TIME: ASAP

Your safety is most important.

Always be careful when entering a damaged building. If there is serious structural damage, contact local officials before entering. Report downed power lines or gas leaks. Keep electricity turned off if the building has been flooded.



4. Keep damaged items

COST: \$0 TIME: ASAP

Your claim will be easier to process.

Keep damaged items or portions of them until the claim adjuster has visited, and photograph or record the damage to document your claim.



5. Keep your receipts

COST: \$0 TIME: ASAP

Ease the claims process with good record-keeping.

If damage to your home is severe enough that you need to relocate, keep records and receipts for all additional expenses. Most insurance policies cover emergency living arrangements.



6. Return claim forms

COST: \$0 TIME: ASAP

Some paperwork is vital to processing your claim.

After your insurance company has been notified of your claim, they must send you the necessary claim forms within a certain number of days (time period varies by state). Fill out and return the forms as soon as possible. If you do not understand the process, be sure to ask questions and write down the explanation.



7. Clean up safely

COST: \$0* TIME: ASAP

*Adjusters may tell business owners to hire a professional cleaning service.

Safety remains a priority throughout the process.

When starting the cleanup process, be careful, and use protective eyewear and gloves if available.

Beware of debris. Storms with extensive rain and high winds can cause severe damage and create hazardous conditions such as fallen trees and other types of dangerous debris, including downed power lines, broken glass, small pieces of buildings, commercial signs, and road signs. After the storm passes, residents should be extremely careful as they sort through the wreckage to assess the damage.



Handle power outages safely. Power outages are common after storms and many residents and businesses rely on backup generators until power can be restored. While useful, generators also pose certain risks, including fire, damage to electrical equipment, and even injury or death. Before using a generator, it's important to understand these risks and the necessary precautions for safe operation.



8. Rebuild stronger

FORTIFIED is the national standard for stronger building and can make your home stronger in the face of severe weather.

In the unfortunate circumstance that you have to rebuild, let us help you make your home stronger and better prepared to face the next storm. When you're ready to get started, work with your contractor to make your home FORTIFIED.



FORTIFIEDHOME.ORG