

# STORM WARNING!

Knowing what to do when you see a tornado, or when you hear a tornado warning, can help protect you and your family. During a tornado, people face hazards from extremely high winds and risk being struck by flying and falling objects. After a tornado, the wreckage left behind poses additional injury risks. Although nothing can be done to prevent tornadoes, there are actions you can take for your health and safety.

## Stay Tuned for Storm Watches and Warnings

Because tornadoes often accompany thunderstorms, pay close attention to changing weather conditions when there is a severe thunderstorm watch or warning. When there are thunderstorms in your area, turn on your radio or TV to get the latest emergency information from local authorities. Listen for announcements of a tornado watch or tornado warning.

**A tornado watch** is issued when weather conditions favor the formation of tornadoes, for example, during a severe thunderstorm.

During a tornado watch,

- Stay tuned to local radio and TV stations or a National Oceanographic and Atmospheric Administration (NOAA) Weather Radio for further weather information.
- Watch the weather and 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.***

When severe weather strikes we often do not have much time to react, so we must always be prepared. The following are a few actions we must take long before the storm reaches us.

- **Designate a safe place in your home for shelter during a storm.**

This shelter typically should be in your basement, preferably not under the kitchen or laundry room since big appliances could fall on you. The bathroom is a good spot because all the surrounding pipes could provide a shield.

If you don't have a basement, the bathroom is still a good option. Lie in the bathtub and cover up with pillows or cushions to protect yourself from flying debris.

- **Put together a disaster kit.**

Your emergency kit should be prepared and put in your shelter spot before bad weather comes. Flashlights, water, food, and a first aid kit are essential materials for a disaster kit. Also be sure to include some shoes, like old tennis shoes in your kit. If a bad storm hits and you have to walk through debris and broken glass, shoes are a must. You can use a plastic tub or shoe box for storage of your disaster kit items.

- **Define a meeting place to meet after the storm.**

If your family should get separated after a tornado strikes, have a meeting place and a chosen person your family calls.



Check Out Our New and Improved Website!  
We have updated the Fairmont Farmers Mutual  
website found at  
[www.fairmontfarmersmutual.net](http://www.fairmontfarmersmutual.net).  
Remember to check it out!

# PROTECTING YOUR POSSESSIONS FROM SEVERE WEATHER THREATS

## Home Inventory

Right now, thousands of homeowners are cleaning up and filing insurance claims following an outbreak of devastating tornadoes across the U.S. More than half of Americans don't have a home inventory of their possessions, putting them at risk for inadequate home insurance coverage should severe weather strike.

Creating a detailed inventory of your possessions is one the best ways to ensure you have the right amount of homeowner's or renter's insurance for you and your family. Fairmont Farmers Mutual has a home inventory checklist available on our website at [www.fairmontfarmersmutual.net](http://www.fairmontfarmersmutual.net). This checklist will assist you in logging your possessions.

Before severe weather strikes, consumers can use their inventory to evaluate their coverage and determine if they need to update their policies. It is important to know that how much is reimbursed varies greatly from policy to policy.

All renters and homeowners should develop a home inventory, and this is especially important for established families with years' worth of family possessions. Whether it is electronics, furnishings, collectibles, jewelry or clothing, families need to know what they own and how much it is worth.

Over the years the average family's number of household possessions increases. Families should consider the following areas when reviewing their home insurance needs:

- Electronics – The standard limits on electronics may not be sufficient to replace multiple computers, MP3 players and tablets.
- Jewelry – Most policies limit coverage for jewelry, which typically is insufficient to replace a favorite pair of diamond earrings, a wedding ring or expensive family jewelry passed down from generation to generation.

- Clothing – Considering the amount of laundry washed each week, many parents realize the volume of apparel in the household is significant. Replacing clothes and shoes for a family can add up.
- Household Goods – Kitchen appliances, workshop tools and sporting equipment also should be included when creating a home inventory.
- College Students - If you have a college student living on or off campus you should specifically insure their laptop and television, etc. or consider renter's insurance.

## Disasters Happen, Be Prepared

Personal safety should always be paramount when considering the threat of severe weather. Developing an emergency kit, identifying storm shelters and gathering important phone numbers - including the 24-hour contact information for your insurance agent and insurance company - are all important preparedness steps.

Store the following documents in a fire and water-proof safe in case of a disaster:

- Birth certificates
- Ownership certificates (autos, boats, etc.)
- Social security cards
- Insurance policies
- Will
- Household inventory
- List of contents of household; include serial numbers, if applicable
- Photographs or videotape of contents of every room
- Photographs of items of high values, such as jewelry, paintings, collection items

# FARM SAFETY - PLAY IT SAFE ON THE FARM

Farm life seems peaceful and safe, but the family farm can be very dangerous – especially for children. Because your family’s safety is all-important, do everything you can to ensure your farming operation is safe.

## Child Safety

Thousands of children are injured on farms each year and approximately 100 are killed. There are many things you can do to protect children on your farm, such as:

- Don’t let children play on farm equipment – the farm is not a playground.
- Take children on a tour of the farm and point out dangerous areas.
- Establish a “no extra rider” rule for all farm machinery – especially tractors. No seat means no rider!
- Give children age-appropriate tasks – remember kids are not small adults. Provide children with proper safety training for each job.

## Equipment Safety – Top 10 Tractor Safety Tips

1. No extra riders allowed.
2. PTO equipment should be properly shielded.
3. Equip tractors, combines, and towed trailers with a SMV (Slow Moving Vehicle) sign.



4. Install handrails and grips to prevent an operator from falling from the platform.
5. All tractors should have ROPS (Roll Over Protection Structure) and riders should wear a seatbelt.
6. Before using a tractor, perform a complete safety check.
7. Always let a hot engine cool before refueling and never fuel a tractor indoors where fumes can collect.
8. Keep front-end loader buckets as low as possible during transport to prevent tipping.
9. Never hitch a load higher than the tractor drawbar and use weights to increase tractor stability.
10. When finished – lower hydraulic equipment, set the parking brake, turn off all electrical switches and remove the key.



## Prevent Water Damage in Your Basement - Sump Pumps

For many homeowners the first line of defense against water in the basement is a sump pump. Sump pump systems assist in keeping unwanted water out of your home.

**Test your sump pump periodically to be sure it will not malfunction when you need it.** When checking the pump, make sure the outlet pipe is not frozen or clogged, and that it directs water away from your home.

Test the pump by filling the sump pit with water to make sure the pump is working properly. Check that the pump is running and that it is actually pumping out water.

Clean the air hole in the discharge line. Make sure that the motor is running well and not emitting any strange noises.

### Battery-operated sump pumps can offer additional protection against power failure

In battery operated pumps, check the battery and replace when needed. All problems must be fixed immediately.



# Fairmont Farmers

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**It's better to look ahead and prepare  
than to look back and regret.**

— Jackie Joyner-Kersey

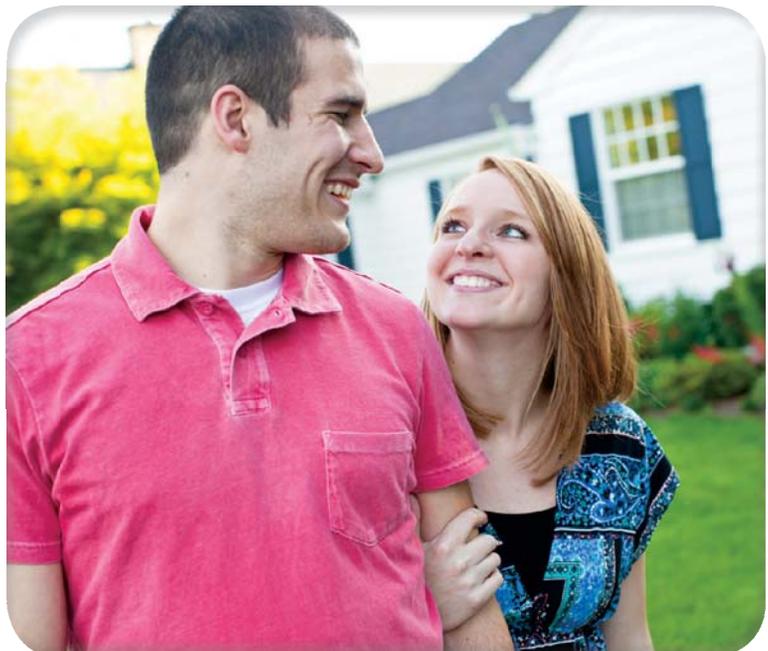
**D**eclare today a home disaster preparation day! Complete a home inventory of all of your household possessions, including photos or video, and keep it in a safe place.

Practice a home fire drill and tornado drill with your family.

A few hours of preparation today could save you time, money, and even your life tomorrow.

**Fairmont Farmers**  
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*A policy of working together for your safety.*