

# Are You Prepared?

## Severe Thunderstorms

A thunderstorm is a rain shower accompanied by thunder and lightning. A thunderstorm can be severe if it produces hail 1 inch in diameter or greater, wind gusts exceeding 57.5 mph, a tornado, or some combination of the three. In the United States, according to the National Weather Service, lightning injures 300 people and kills an average of 80 people each year. Thunderstorms can also cause flash flooding, which is responsible for more than 140 fatalities annually.

Thunderstorms are most common during spring and summer, but they can occur year-round, so it's essential to have a plan in place for when a severe storm is in the area. Consider the following guidelines to prepare for severe thunderstorms.

## Prepare for a Severe Thunderstorm

Use the following tips to prepare for thunderstorms:

- Create an emergency kit with bottled water, flashlights, first-aid supplies and a weather radio.
- Put together an emergency plan for your household and practice it.
- Monitor local weather and news.
- Keep drains, gutters and downspouts clean.
- Consider purchasing a generator for your home.
- Review your home insurance policy and determine if you need flood insurance.
- Remove dead trees and branches that could fall and cause injuries or damage in a storm.
- Secure outdoor objects or put them away if a storm is predicted.
- Unplug electronic devices before a storm arrives.
- Consider installing a sump pump with a battery backup.

## Understand Severe Weather Alerts

It is essential to understand and know how to react to the following weather alerts:



**Severe thunderstorm watches** are issued when conditions are ideal for a severe thunderstorm to develop. People in those areas should be on alert and tune into local weather reports for further information. The purpose of a watch is to give citizens time to prepare for a potential storm.



**Severe thunderstorm warnings** are issued when severe weather has been spotted. Warnings mean there is imminent danger to people and property in the path of the storm. When there is a severe thunderstorm warning, you should immediately seek safe shelter away from doors and windows.

For additional risk management guidance, contact SCS Agency Inc today.