

# Tornadoes and Mobile Homes: A Deadly Combination

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Tornadoes are an all too common, and dangerous, occurrence in many areas. Tornadoes can be especially devastating to mobile homes and their occupants. The National Weather Service estimates that on average, 71 people per year die as a result of tornadoes, with nearly 40% of these deaths occurring in mobile homes. Helping clients understand how to stay safe during a tornado, and prevent or minimize damage, is another value-added service of the professional insurance agent.

Tornadoes are violent rotating columns of air extending from a thunderstorm to the ground, formed when cold dry air collides with warm humid air. The duration of a tornado can be from a few seconds to several hours, traveling a few miles or dozens. A tornado's size may vary drastically as well. A typical tornado is about 250 feet across and travels a few miles, with speeds less than 110 miles per hour. Tornadoes can happen anywhere, at any time of the year.

Tornado watches are issued when conditions are favorable to tornado formation. Tornado warnings are more serious, as they are sent when a tornado has been sighted. Tornado warnings are by nature more localized than tornado watches. A watch means take precautions where a warning means take cover immediately.

The National Oceanic and Atmospheric Association (NOAA) advises that the United States has more tornadoes than any other country, averaging 1000 per year. In comparison, Canada has the second most, averaging 100 per year. By mid-2019 the United States had already seen over 1100 tornadoes. A 2017 Willis Re report estimates an average \$11.23 billion per year in damages is attributed to severe convective storms (tornadoes), compared to \$11.28 billion for hurricanes. 2017 alone saw \$18



billion in insured tornado/thunderstorm damage, according to the Insurance Information Institute ([www.iii.org](http://www.iii.org)).

The National Weather Service warns that there is no way to stay safe inside a mobile home during a tornado. When tornadoes are sighted, it is essential to get to shelter. A permanent building or structure, preferably on a low floor away from windows, is recommended. Where possible, a storm shelter in the ground below the mobile home is also preferable to staying inside. In fact, they advise that it is safer to lie down outside in a low spot away from trees than to remain inside the mobile home. Trying to escape by vehicle is also not recommended.

Coverage for tornado damage is included under the "wind" peril under most standard personal and commercial lines policies. However, some policies may exclude or place limitations on wind damage. A special wind deductible may also apply. Those in tornado-prone areas should read their policies carefully to prevent unwanted surprises in the form of coverage gaps in the event of a loss.

For mobile homes, credits are available for protective devices such as tie downs. In some cases, these may be required by

local ordinance or be an underwriting requirement for the insurance carrier. Tie downs are systems of heavy-duty straps that are intended to help keep a mobile home stable during high winds, reducing the possibility of overturn or sliding. Tie downs come in several varieties – "over the top" go over the siding and roof, but may be concealed. Frame anchors attach to the frame rails of the mobile home. Care must be taken to ensure that the straps and anchors are properly installed and adequately tightened ([www.nachi.org](http://www.nachi.org)).

Tornadoes are unpredictable – they can happen anytime and anywhere – and resulting damage can be devastating, especially for mobile homes. Helping clients understand ways to prepare for these events and provide proper insurance coverage, is another sign of the true insurance professional.

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