



## Erie Insurance Offers Tornado Safety Tips For Protecting Your Family and Property

ERIE, Pa. --- March 15, 1999 --- More tornadoes occur in the United States than any other place in the world. Although the peak tornado season runs from April to late July, tornadoes can strike any state, during any season at any time of the day or night.

In recent years, the introduction of Doppler Radar, tornado alarms and innovative storm tracking systems have caused a sharp decline in tornado casualty statistics. However, people need to take action to avoid danger. Erie Insurance Group, one of the nation's largest property casualty insurers, offers the following tips to help people protect themselves, their family and their property before, during and after a tornado:

### Before a Tornado . . .

- \* **Listen to your local radio or television station for weather updates.** Know the difference between a tornado watch and a tornado warning. A tornado watch is when current weather conditions could create a tornado, whereas a tornado warning is issued when a tornado has been sighted in the area.
- \* **Prepare a tornado evacuation kit to store in the basement or designated safety area.** Include the following items: battery-operated radio, flashlight and extra batteries; cash, credit cards, and identification; spare house and car keys; bottled water, canned food and manual can opener; medications and first aid kit; change of clothing, blankets, work gloves, sturdy shoes.
- \* **Complete an itemized inventory of your furnishings and personal belongings** and place with insurance policies, legal documents and other valuables in a fireproof and/or safe deposit box . Update your inventory every time you move or every two to three years.
- \* **Teach family members how to turn off the water, gas and electricity at their sources.** Mark these switches with identifying tape.
- \* **Establish a safety route and designated shelter where your family will meet if a tornado hits.**
- \* **At home, seek shelter in the basement, under a table or behind a turned-over couch in the center of the room.** If you don't have a basement, get to the lowest floor and crouch inside a hallway, closet or the smallest room without outside windows or doors.
- \* **If you are in a car or mobile home, get out and take refuge in the nearest building.** If time doesn't permit, find a low-lying ditch or beneath a concrete viaduct or highway overpass and lie face down with your hands covering your head and neck.
- \* **In public buildings, look for a designated shelter area or inside hallway on the ground floor.** Stay away from windows, elevators and overhead skylights. Avoid gymnasiums and auditoriums with large roofs that could collapse.

### During a Tornado . . .

- \* No matter where you take shelter, **stay away from windows, water faucets, phones and electrical outlets.** Tornadoes are often compounded by violent lightning storms. Keep away from metal objects that conduct electricity. As with any storm, do not stand in open outdoor areas or under tall trees.
- \* Despite advice from the box office hit "Twister," **never try to outrun a tornado in your car.** Hollywood wasn't kidding when they simulated a real tornado tossing tractors, semi-trucks and cattle into the air.
- \* **Don't waste time gathering mementos or clothes; grab your house and car keys instead.** Even if your home is damaged, your car may still be driveable. Without your keys, you'll be searching for a needle in the haystack of debris.

### After a Tornado . . .

- \* **Call your insurance agent or company as soon as possible to report damage.** Erie Insurance Group's After Hours Service can be reached at **(800) 367-3743**.

\* **If you have access to a camera or video recorder, document your losses.** This will speed up the claims process. Damaged/destroyed items should not be discarded until reviewed by a damage adjuster..

\* **Assess the damages and make temporary repairs to prevent further destruction.**

\* **Keep all receipts related to repairs and temporary housing.**

\* **Check for gas leaks in your house.** You can usually identify gas by its odor, but listen for an unusual blowing or hissing noise. In case of a leak, open the windows and flee the premises. If it's accessible, turn off the gas at the main valve and call a professional.

\* **Turn off the electricity at the main fuse box if you see sparks, frayed wires or smell hot insulation.**

\* **Clean up spilled medicines, bleaches, gasoline or other flammable liquids** that may cause further harm to your family or property.

\* Although you will be anxious to return to normalcy, **be cautious of home repair rip-offs.** Check the references of contractors who guarantee "cheap" repairs.

With more than 2.5 million policies in force, Erie Insurance Group is the 17<sup>th</sup> largest property/casualty insurance group and the 12<sup>th</sup> largest auto insurer in the United States. Erie Insurance Group includes seven companies operating in 10 states and the District of Columbia. Erie Indemnity Company (NASDAQ - ERIE) is the management company for Erie Insurance Group.