MediaRoom

Farmers Insurance® Encourages Tornado Preparedness as Severe Weather Impacts More Communities

Safety and coverage planning matter before severe storms. Farmers Insurance® shares practical guidance to help homeowners and drivers prepare and recover when tornadoes strike.

WOODLAND HILLS, Calif., April 20, 2026 /PRNewswire/ -- As tornadoes and severe storms affect communities across a wider portion of the United States, Farmers Insurance® is encouraging homeowners, drivers, and owners of recreational vehicles like motorcycles and boats, to review safety plans, insurance coverage, and **tornado preparedness tips** before severe weather strikes.

While tornado risk has long been associated with certain parts of the country, recent severe weather events — along with Farmers' claims experience — underscore that tornadoes can impact many regions, often with little warning. Insurance industry organizations and national weather agencies continue to emphasize that tornado preparedness is important no matter where you live.

"Tornadoes don't follow a calendar or respect state lines," said **Greg Panhaussen, Head of Property Product at Farmers Insurance and a member of the Board of Directors for the Insurance Institute for Business & Home Safety (IBHS).** "Preparation and awareness can make a meaningful difference when severe weather occurs."

Preparedness Matters — Wherever You Live

Farmers encourages individuals and families to take simple steps now to help reduce risk and improve safety during tornado events:

- **Create a tornado safety plan** and identify a safe shelter area, such as a basement or interior room on the lowest level.
- **Sign up for weather alerts** through local authorities and NOAA Weather Radio[2].
- **Secure outdoor items** that could become airborne during high winds.

Prepare for Recovery After the Storm

Additional steps can also help homeowners recover more quickly and reduce stress during the claims process after a storm.

- **Document belongings with photos or video** and store important records digitally.
- **Save receipts for major purchases**. Keeping receipts or proof of purchase for high value items like televisions, appliances, or electronics can help support your claim and speed up the claims handling process if damage occurs.

"After a storm, having records like photos, videos, and receipts readily available can make a real difference," said **Bobby Massey, Head of Catastrophe Claims at Farmers Insurance**. "Those simple steps can help us verify what was damaged more quickly and focus on helping customers move forward with the recovery process."

What to Do If You're Driving When a Tornado Is Imminent

Tornadoes often occur alongside hail and severe thunderstorms. According to NOAA[3], if severe weather is approaching:

- Park vehicles in garages or covered areas when possible.
- Avoid sheltering under highway overpasses, which can increase wind exposure.
- If driving and unable to reach shelter, stay in your vehicle with your seatbelt on and protect your head, or seek low-lying ground if it is safe to do so.

Review Coverage Before Storm Season

Farmers also recommends reviewing insurance coverage before severe weather occurs, including:

- **Homeowners coverage,** including dwelling coverage, can help you with repairing or rebuilding damaged structures
- **Personal property coverage** for belongings damaged by wind or debris
- **Additional living expenses** – or loss of use coverage – for coverage if a home becomes temporarily uninhabitable
- **Specialty products** such as boat, motorcycle, or RV coverage, should be reviewed to ensure these items are properly insured
- **Car coverage**, specifically comprehensive coverage, to help you cover damage to vehicles caused by severe storms, including hail, falling trees, and flying debris that often accompany tornadoes

A Farmers Insurance agency owner can help answer coverage questions and support customers who want to align their policies with current needs.

"Understanding your coverage before a storm hits can help reduce stress and speed recovery afterward," said Panhaussen. "Preparedness and resilient construction can help homeowners better protect what matters most."

Review **tornado preparedness tips** on Farmers.com, as well as helpful coverage information.

Sources:

[1]Insurance Information Institute (III or Triple-I)*, 2025 Tornadoes Highlight Convective Storm Losses, https://insuranceindustryblog.iii.org/2025-tornadoes-highlight-convective-storm-losses/*

[2]National Oceanic and Atmospheric Administration (NOAA) Weather Radio*provides continuous, official weather alerts directly from the National Weather Service, including tornado warnings that activate automatically when danger is imminent. Alerts are broadcast through dedicated weather radios, which consumers can receive by purchasing a NOAA Weather Radio receiver for their area. (https://www.weather.gov/nwr/)*

[3]National Weather Service (NWS). *Tornado safety guidance for drivers. National Oceanic and Atmospheric Administration. https://www.weather.gov/safety/tornado-during*

About Farmers Insurance

"Farmers Insurance®" and "Farmers®" are tradenames for a group of insurers providing insurance for automobiles, homes and small businesses and a wide range of other insurance and financial services products. Farmers Insurance Exchange, the largest of the three primary insurers that make up Farmers Insurance, is recognized as one of the largest U.S. companies on the 2025 Fortune 500 list. For more information about Farmers Insurance, visit Farmers.com.

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