



Severe Convective Storms **Explained**

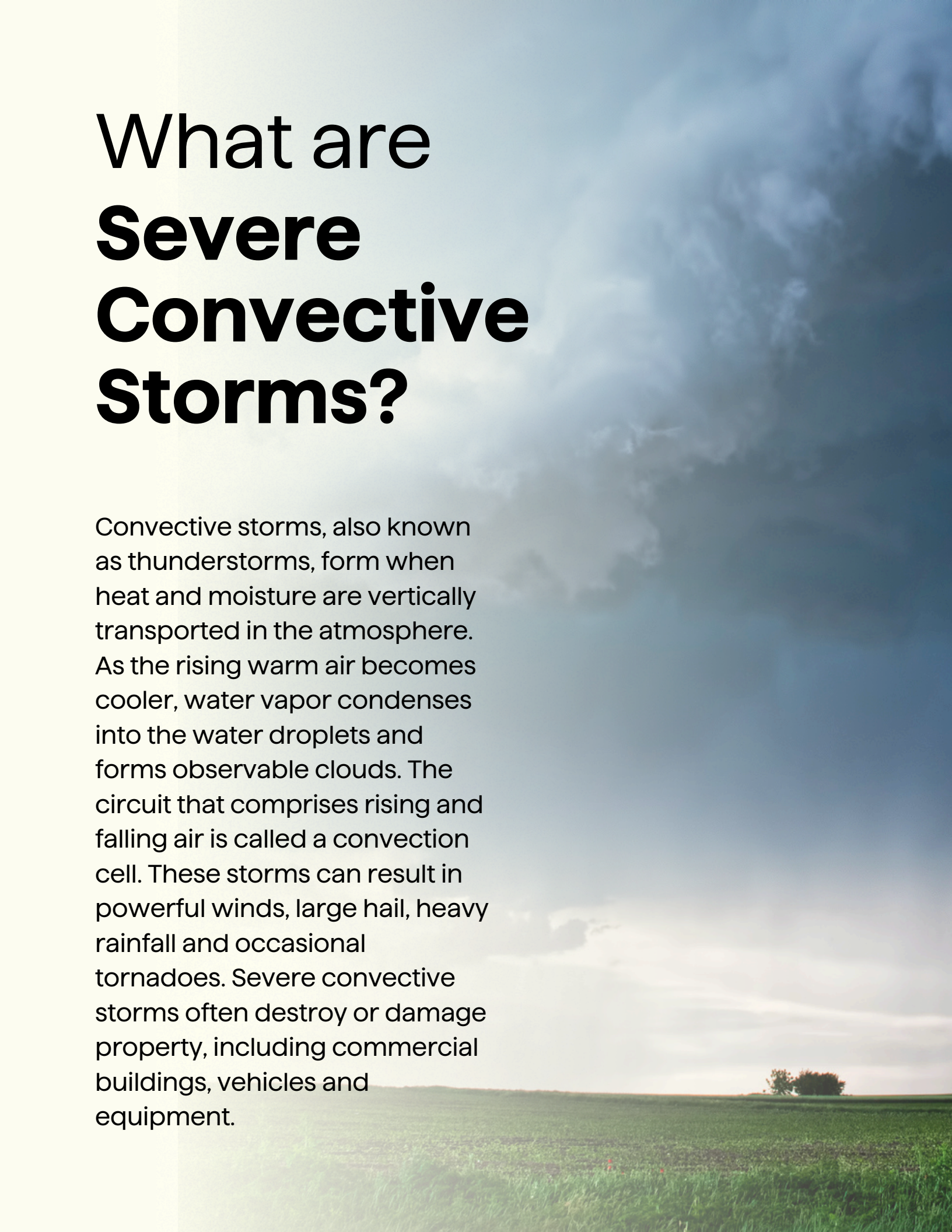
Provided by MA Interlocal Insurance Association (MIIA)

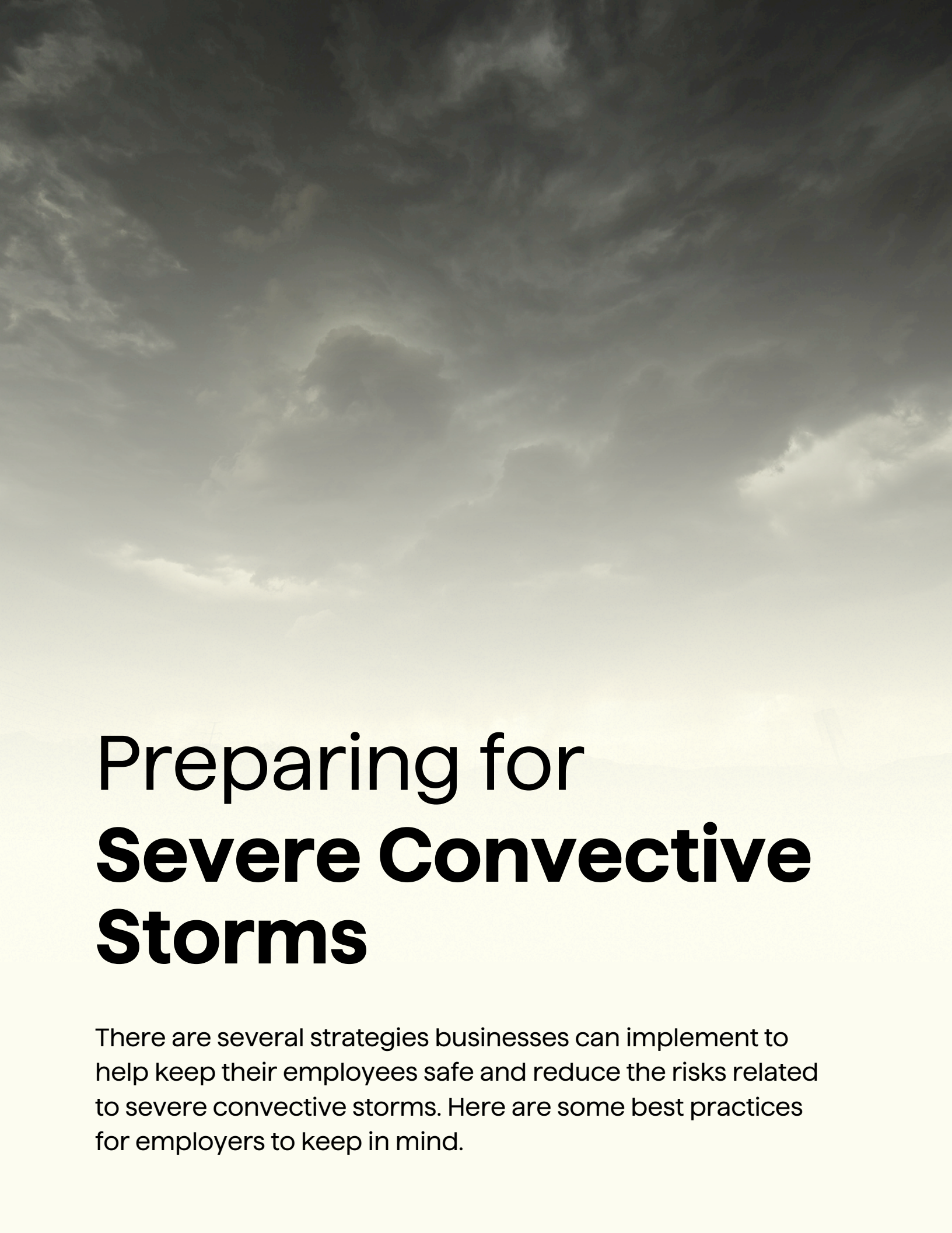


Severe convective storms are one of the most common and damaging natural catastrophes. Nearly every region of the country experiences these storms. Each year, severe convective storms create billions of dollars of insured losses in the United States, and they increasingly impact the insurance industry and insurance rates. Here's a closer look at severe convective storms and how policyholders can address the risk they create.

What are **Severe Convective Storms?**


Convective storms, also known as thunderstorms, form when heat and moisture are vertically transported in the atmosphere. As the rising warm air becomes cooler, water vapor condenses into the water droplets and forms observable clouds. The circuit that comprises rising and falling air is called a convection cell. These storms can result in powerful winds, large hail, heavy rainfall and occasional tornadoes. Severe convective storms often destroy or damage property, including commercial buildings, vehicles and equipment.





Preparing for **Severe Convective Storms**

There are several strategies businesses can implement to help keep their employees safe and reduce the risks related to severe convective storms. Here are some best practices for employers to keep in mind.



Assess the Risks Associated with Severe Convective Storms

It's important for employers to analyze the risks of severe convective storms. Specifically, they should take note of regional weather patterns and consider how these conditions could threaten employee safety and the business's property.



Establish Communication Channels

Businesses should have procedures in place that keep lines of communication intact with employees and third parties following severe convective storms. During severe weather events, power outages may occur and cellphones may not be reliable, so adequate communication may require tools that do not utilize those systems (e.g., two-way radios). It's also essential for businesses to communicate with employees regarding when it's safe to return to work following adverse weather.



Build With Resilience in Mind

When purchasing, building or upgrading facilities, businesses should ensure that buildings are constructed with resilience in mind by seeking out storm-resistant building materials and construction techniques. The Insurance Institute for Business & Home Safety, a research organization, recommends that businesses consider strengthening their roof against severe weather, purchasing wind-rated doors, installing impacted windows, utilizing backup generators, building a safe room or storm shelter for safety from tornadoes, installing hail guards, upgrading to steel gutters and downspouts, protecting critical electrical equipment and upgrading to impact-rated cladding systems. These measures can help prevent losses related to severe convective storms and reduce loss severity.



Secure Property

Prior to the arrival of severe convective storms, employers can prepare their properties to withstand adverse weather. In particular, objects that may become projectiles in the event of high winds should be secured to prevent damage to buildings or property. When possible, movable equipment and vehicles should be transferred to secure locations or covered to guard against hail damage.



Monitor Weather Forecasts

Knowing the weather forecast can help businesses make adequate preparations. It can also provide company leaders with information they can use to make decisions regarding early closures to help keep employees and clients safe.



Review Insurance Coverage & Maintain an Inventory List

Proper insurance is essential to financially protect businesses against severe convective storms. Businesses should have a firm sense of what is and is not covered by their insurance policies; such policies and associated limits should adequately address the risks that severe convective storms present.

Additionally, employers should maintain an inventory of their property, including valuable equipment. They can consider taking photos and documenting building components, equipment and inventory to assist in the insurance claims process.



**We are here to help
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insurance needs.
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