

# MIND your business



Institute for Catastrophic  
Loss Reduction

Building resilient communities

ICLR Commercial Bulletin

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## Prepare your business for tornadoes

### **Follows these recommendations for businesses in tornado-prone areas**

While there is no way to eliminate all the damage of a direct hit from a violent tornado, businesses in tornado-prone areas can take steps that, for most tornadoes, will minimize damages to facilities and the losses associated with business disruptions. These measures will also help protect businesses from other types of high wind and thunderstorm-related weather risks outside of tornado-prone regions.

Windsor, Ontario, 2016



# 1

## Build or retrofit for wind resistance

### For new construction

- Work with an architect or contractor to incorporate wind mitigation techniques and high wind-rated products when constructing your building, including safe areas for personnel. This will minimize structural risks by improving the building’s ability to withstand pressures created by specified high winds, and strengthening roof and wall connections, roof systems, walls and wall covering, windows, doors, and skylights. Note: It is less costly and more effective to harden buildings during design and construction rather than later.

### For an existing structure, not built to wind mitigation standards

Verify that the roof is holding its shape and not bowing. Other aspects to consider include:

- Consider retrofitting, especially when remodeling or replacing building components.
- Retrofitting may include:
  - Bracing and strapping the roof.
  - Adding recommended fasteners, ties, reinforcements, roof covering and anchors as building components are modified and maintained.
  - Making entry doors and overhead doors more wind resistant.
  - Building a safe room to protect against tornadoes.

## Minimize flying debris

- Identify and remove trees and branches that could fall on the building walls or roof, or on power lines.
- Avoid using built-up roofs with aggregate or pavers on the surface.

**Many commercial buildings have stone aggregate on their roofs. Sometimes what we see is a tornado blowing the stone off of low-rise roofs and pelting neighbouring glass high rises, causing a great deal of damage, such as broken glass. The stone can also result in injuries and loss of life.**

# 2



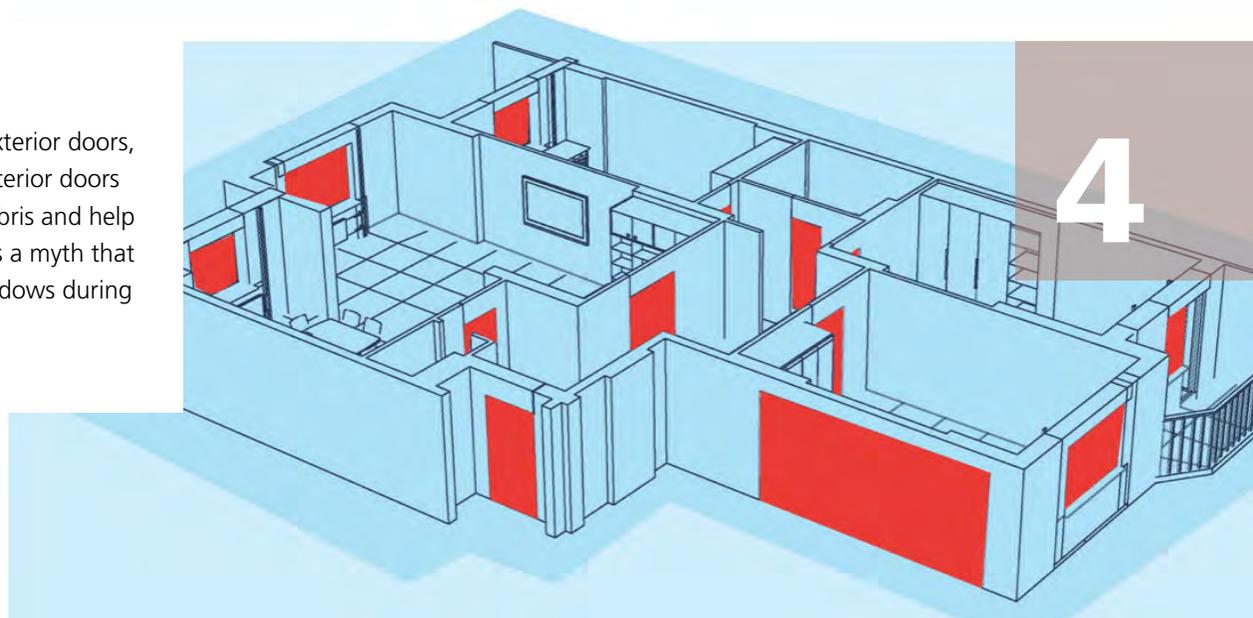
## Perform routine maintenance

- Inspect and repair loose or damaged building components such as siding, soffits and fascia, shingles and roofing, brickwork, and brick chimneys. See our bulletin *How to inspect and maintain your commercial roof* (June 2022) [available here](#).



## Close ALL windows and doors

- Close all windows, exterior doors, garage doors, and interior doors to keep out flying debris and help keep the roof on. It is a myth that you should open windows during a tornado.



Adapted from 'Prepare Your Business for Tornadoes' by the Insurance Institute for Business and Home Safety (IBHS) with sincere thanks.

### Institute for Catastrophic Loss Reduction

#### Mission

To reduce the loss of life and property caused by severe weather and earthquakes through the identification and support of sustained actions that improve society's capacity to adapt to, anticipate, mitigate, withstand and recover from natural disasters.

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