

**Larry S. Helms**  
& Associates  
INSURANCE SERVICES

**704.893.2793**  
**www.LarryHelms.com**

April 2018

## Tornado Readiness and Safety



Tornadoes are common and unpredictable severe weather events. They typically develop suddenly and quickly, from severe thunderstorms making landfall along the storm's path.

### What Can You Do To Be Safe?

Prepare a tornado emergency plan in advance. Keep it in an easy-to-remember place and make sure that everyone in your household is familiar with it.

#### The plan should include:

**Where to seek shelter.** A basement, an underground storm shelter or an enclosed, low-level bathroom or closet are typically the safest spots. Do not stay in your car.

**When to seek shelter.** A green-colored sky, low-lying rotating clouds, large hail and a loud, train-like roar are signs a tornado may be near.

**Who to contact.** Make a list of key phone numbers, including family members, close friends, the claims office for your homeowners and auto insurance company, and local emergency officials such as the police and fire department.

**Special needs.** Is someone in your home reliant on medical equipment that needs electricity? What about your pets? Make sure you have a generator



### Spring Planting

Plant summer bulbs

The following warm-weather vegetable can be planted this month:  
green beans,  
cucumbers, squash,  
pumpkins, tomatoes,  
peppers, eggplant,  
sweet potatoes, melons,  
swiss chard, beets,  
cantaloupe, and corn.

Replace cool-season

of you.

**Important records.** Compile all of your key personal documents (including your driver's license, Social Security card, medical records, financial records, insurance policies and home inventory) and place them in a safe, accessible spot, such as a file cabinet or secure fireproof box.

#### **Emergency Kits/Supplies.**

- Nonperishable food and bottled water
- Extra supply of any prescription, and over-the-counter medications household members may need
- Blankets and pillows
- Flashlights and extra batteries
- Fully charged phone
- Portable radio
- Emergency phone numbers
- Pet food and any supplies you will need to take care of a pet

annuals.

Plant perennial seeds, such as hollyhock, coreopsis, daisy, phlox and Sweet William.

Plant small fruit plans, such as strawberry, blueberry and blackberry.

Fertilize azaleas after they bloom.

Fertilize annuals, shrubs, and trees that were not fertilized in the fall.

Read more at: <https://catawba.ces.ncsu.edu/Garden+Calendar+April/>

Information Source: The Hartford - [extramile.thehartford.com](http://extramile.thehartford.com)

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## **Do you have questions about your insurance?**

Do you have the insurance you need? Have you had any life changes that might affect your insurance coverage?

**Call us today! We'll look at what you have and answer your questions.**

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