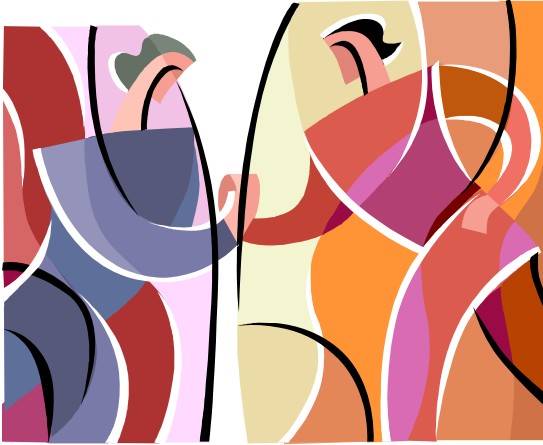


Department of Risk Management, Insurance, & Loss Prevention Newsletter Vol. 1, Issue 1



Mission Statement

The mission of the Department of Risk Management, Insurance & Loss Prevention is to minimize the risk of financial loss to the University through the identification and analysis of risk, implementation of loss control programs and contractual transfer or other risk reduction or financing techniques.

Getting to know the Staff:

Donna Pearcy, ARM, Director of Risk Management, Insurance, & Loss Prevention
335-3425 or donna-pearcy@uiowa.edu

Kathryn Kurth, CPCU Risk and Insurance Analyst
335-0110 or kathryn-kurth@uiowa.edu

Contact Kathryn with questions regarding:

- The University's property and liability insurance
- Certificates of insurance that you receive from outside vendors/agencies [These should be sent to Kathryn]
- If you need certificates of self-insurance
- Reviews of contracts and agreements for appropriate insurance language

- Or if your department, faculty and/or staff are planning field trips or departmental trips to determine if waiver/release forms are necessary.

Melia Pieper-Marek, AIC Claims Analyst
335-0536 or melia-pieper-marek@uiowa.edu

Contact Melia with questions regarding:

- Property damage and would like to inquire if there is insurance coverage.
- Auto claim involving a vehicle that was rented from an outside rental agency for University business.
- Auto claims involving Fleet Services rented or leased vehicles.
- If your department has been contacted by someone who would like to file a liability claim against the University.
- Or if you have any questions about property, auto, or liability claims.

Linda K. Thomae Recker, Fleet Safety Administrator
335-3027 or linda-thomae@uiowa.edu

Contact Linda with questions regarding

- UI vehicle driver and passenger eligibility
- Authorized vehicle use
- Authorized departmental driver lists
- Maxi-van exam reviews
- Insuring your department-owned vehicles
- Department-owned vehicle titles – purchase, sale and title preparation

David Ozolins, Safety Engineer/Loss Prevention Engineer
335-5357 or david-ozolins@iowa.edu

Contact David with questions regarding

- Physical safety hazards on the campus
- Hazard assessments
- Loss Control and/or Loss Prevention issues (e.g., Hot Work)



The calm after/before the Storm

Tornadoes struck Iowa City and parts of the University campus on April 13, 2006 and for the most part we have recovered; but we can not relax now. The Tornado season has just officially started and there will be more storms and more tornados. This year has started out far more violent and active than the past three years. As of May 9, 2006 according to NOAA, there have been 684 reported tornados in the US (of which at least 330 were confirmed), with 52 reported fatalities. As an average there are 70 tornadoes reported between January and April, 2003-2005.

How Can I Protect Myself in a Tornado?



Familiarize yourself with the tornado siren signal in your town. These are usually tested once per month, usually

the first Monday of the month. Can you hear the siren clearly? Also note that the local emergency sirens are not designed to be heard inside buildings or homes. They are designed to be heard by the public when they are outdoors. If you are concerned that you may not hear the sirens at night when the windows are closed and the air conditioner is running;

one precaution you may wish to consider is buying an All Hazard Weather radio. There are many models and can be purchased at many retailers (e.g. Radio Shack or <http://www.ambientweather.com/noaaradio.html>) There are many types and models to choose from. Staying alert to the changing weather is critical.



When you hear the Tornado siren, it means that a tornado has been spotted in your area; go to the tornado shelter with a radio so that you can hear about the weather situation on your local radio station. **(Note: There is no "all clear" siren, If a siren sounds – it means take shelter)** Know where the nearest tornado shelter is and how to get there the quickest way from both your home and/or work. If you are not in a building with a designated tornado shelter (such as a business building), go to a room in the middle of the structure without windows or skylights, such as a small bathroom and close the door or go into the basement or a crawl space. A last resort may be under sturdy furniture such as desks. Remember that that during a tornado it is not the wind but the material that is being carried in wind at speeds approaching 300 MPH winds that will hurt or kill you.



The best place to be is below ground level if at all possible. Try to find a low lying area below ground level to allow the winds and debris to pass over you.

If you are outside and a tornado is approaching, go to the nearest substantial building to seek a safe location and if there are no building nearby and find a low lying area, a depression in the ground. Do not try to outrun the tornado. If you are in a car stop and find a ditch or gully. And cover your head with hands, blankets or anything else that is handy.

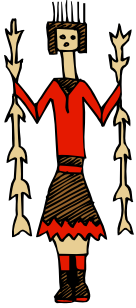
For more information you look up: <http://www.spc.noaa.gov/faq/tornado/>

Myths about Tornadoes <http://www.tornadoproject.com/>



Myth or Misconception #1 The southwest corner of a basement is the safest location during passage of a tornado.

The truth is that the part of the home towards the approaching tornado (often, but not always, the southwest) is the least safe part of the basement, not the safest. This is also true of the above-ground portion of the house. In most tornadoes, many more homes will be shifted than will be blown completely free of a foundation. Homes that are attacked from the southwest tend to shift to the northeast. The unsupported part of the house may then collapse into the basement or pull over part of the foundation, or both. Historically, the few deaths in basements have been caused by collapsed basement walls, houses, and chimneys, rather than by debris that was thrown into the basement from the outside.



**Myth or Misconception #2
Some towns are "protected!"**

Various Native American tribes perceived tornadoes in different ways. Some saw them as a cleansing agent, sweeping away the ragged and negative things of life.

Others saw them as a form of revenge for dishonoring the Great Spirit. Today, only the myths about the protection of towns by rivers and hills linger in modern American culture.



Myth or Misconception #3 Tornadoes never strike big cities.

The downtown areas of "big cities" **have** had tornadoes on occasion. This past spring, a tornado passed through Miami, Florida before it moved out to sea, disproving the idea that they can't form in cities.

In the past 40 years, the city of St. Louis and the surrounding suburbs of St. Louis County have been hit 22 times, although none of them were in the tiny skyscraper heart of the city. There are three possible reasons for that. First, the central city may produce a "heat island" in which turbulent rising air disrupts the formation of small tornados(keep in mind that most tornados are small). The second possibility is that the "roughness" created by the skyscrapers causes turbulence that disrupts the formation of small tornados. The third, is, of course, the idea that tornados are rare, and the central city is very small. So it is a matter of coincidence.

Professor Fujita of the University of Chicago suggested that the "heat island" effect takes hold for small tornados when a city reaches a population of about 1,000,000. There seems to be a lack of small tornados in the central cities of Chicago, Tokyo, and London. These are the only three cities that have been carefully studied over a long time.

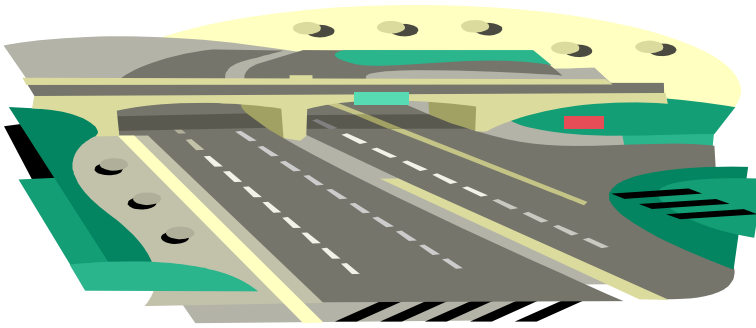
None of this applies to intense tornadoes. They are just too rare to assume that they avoid central cities



Myth or Misconception #4 Opening windows to equalize air pressure will save a roof, or even a home, from destruction by a tornado.

The idea that moving one thin pane of glass is going to protect a roof or house from one of the most violent natural forces on the planet has a certain absurdity about it. It is probably born of wishful thinking and faulty logic, stemming from the need to do something anything. In reality, opening windows is a dangerous and useless waste of time, and could actually be harmful to the house.

To get to the very center of a mature tornado (where the pressure may be low enough to cause some explosive effects), the windows would have to endure 100-200 mph winds in the walls of the vortex. Those winds would be laden with boards, stones, cars, trees, telephone poles, and the neighbor's roof shingles as well as wind pressure of more than 100 pounds per square foot. This barrage would blow more than enough ventilation holes in the building to allow any pressure difference to be equalized.



Myth or Misconception #5 Highway overpasses are a safe place to shelter if you are on the road when you see a tornado coming.

Myths continue to kill! In a film entitled *Terrible Tuesday*, about the Wichita Falls tornado of 1979, a man was interviewed by a reporter about his close brush with death. He had been on the highway when he realized a tornado was coming. He parked his car and ran up underneath the overpass crossing the highway. In the early 1990s, the television crew covering a story was on the way back from the shoot. They saw a tornado, and when they realized it was gaining on them, they parked the car and ran up under the overpass, where several other people had also tried to take shelter. A small tornado was headed straight for them, but tossed around a van before it reached them. The weak tornado passed south of them, but both the experience and the video were very intense. This video was seen on television programs and newscasts by literally millions of people!

Since that video clip aired, many people have come to assume that this is a safe shelter, perhaps because the news crew survived. But this is a **modern-day myth**. Scientists and meteorologists and the emergency management people have become very frustrated with the increasing number of motorists who are doing this routinely. The truth is, any time you deliberately put yourself above ground level during a tornado, you are putting yourself in harm's way.

During the May 3, 1999 Oklahoma tornadoes, dozens of drivers pulled over on the highway and ran up under highway overpasses. Not only did this put them at risk, but they put many other motorists at risk by blocking the roads in the area of the overpass. An informal survey of storm chasers showed that 9 out of 10 storm chasers felt that overpasses were extremely dangerous places to be during a tornado.



Some additional information that may be helpful if you need with a personal claim following a

tornado or other serious weather event that damages your property:

- Contact your insurance agent as soon as possible. Some agents or insurance companies have a 24 hour claim reporting service.
- Take pictures of the damage
- Make all temporary repairs necessary to prevent further damage
- Save documentation for all materials you rented or purchased to fix damages. You may be eligible for reimbursement from your insurance company.