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Deadly Tornado Hits Nashville and Middle Tennessee; Insurers are Responding

APCIA Offers Recovery Advice and Insurance Information

NASHVILLE, Tenn. — A deadly tornado went through Middle Tennessee and touched down in Nashville last night. The storm system produced significant damage and as residents and businessowners begin the recovery process, the American Property Casualty Insurance Association (APCIA) urges those impacted to work closely with their insurance company.

“Our thoughts are with those who have been impacted by this recent round of violent weather,” said Hilary Segura, counsel, state government relations for APCIA. “Anyone who experienced damage should contact their insurance company or agent to get the recovery process started. Insurers plan for severe weather and are prepared to immediately assist policyholders.”

The Tennessee Department of Commerce and Insurance is establishing mobile claims units with insurance carriers to assist consumers with their insurance claims. The three locations being established this morning are:

Nashville
Centennial SportsPlex
222 25th Ave N
Nashville, TN 37203

Lebanon
Wilson Co. EMA
110 Oak St.
Lebanon, TN 37087

Putnam County
911 Center
700 County Services Drive
Cookeville, TN 38501

Yesterday’s tornado activity highlights the importance of homeowners, renters and businessowners always being prepared. Because storms this time of year can strike quickly and with little warning, [advance preparation](#) is essential. In addition to keeping an emergency supply kit handy and being prepared to take cover, being ready also includes having the proper insurance coverage for homes, apartments, and businesses.

APCIA offers resources with vital information for those impacted by severe weather, as well as [preparedness tips](#) for those living in tornado-prone areas.

APCIA’s Tornado Recovery Tips:

- Secure property from further damage or theft.
- Contact your insurance agent or company representative as soon as possible to report damage.
- Inventory losses and photograph damage to provide to your insurance adjustor. Save receipts.
- If you are a businessowner, keep detailed records of business activity that is negatively affected due to the tornado or storm and keep a list of extra expenses during the interruption. Prepare records to show the income from the business before and after the loss.
- Many standard homeowners’ and renters’ policies provide reimbursement of additional living expenses when the property is determined to be uninhabitable due to a covered loss. This provision helps with paying for increases to necessary living expenses such as temporary housing and restaurant meals. In addition, extra expenses such as overnight parking and laundry services may also be covered. Additional living expense coverage does not pay for all living expenses, so contact your insurance company or agent for a list of what your policy will cover.

Be careful about unscrupulous contractors following a natural disaster. Contact your insurer, agent or local business bureau for references on potential contractors and ask for certificates of liability and workers compensation before signing contracts.

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.

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