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Weathering the Storm

*Farm Bureau Financial Services offers preparation tips
for anticipated volatile tornado season*

Des Moines (May 25, 2009) – As we enter peak tornado season, meteorologists and storm chasers are predicting 2009 to be one of the most active tornado seasons in more than 10 years, according to StormChase.com.

Each year, storms threaten destruction, devastation and death. In fact, during the past 50 years, more than 40,000 tornadoes have occurred in the United States causing more than \$25 billion in damage.

Being prepared for a severe storm or tornado is about more than just hunkering down in a basement when the sirens sound. Key steps can and should be taken in advance to protect your family, your belongings and yourself from these often dangerous storms.

“While it’s impossible to predict or even prevent a tornado or other natural disaster, there are definite preparedness tips people can follow to help increase their safety and security,” said Dan Behrens, Claims Director for Farm Bureau Financial Services. “The key to being safe is to know what to do when a tornado is approaching as well as what you should do after the fact if such an unfortunate event occurs.”

Farm Bureau Financial Services has developed the following insurance insight and storm preparation tips available at SimplifyMyInsurance.com/storm. These include:

- Tip No. 1 – Develop a family emergency plan. Not everyone may be together when a tornado or storm occurs. Planning how you will contact one another can help save precious time and calm fears.
- Tip No. 2 – Create a safe area in your home. Talk with your family about the safest place to gather, generally a basement if you have one or the lowest level space available near the center of the house without windows. Also think about space for your pets.
- Tip No. 3 – Take inventory of your belongings. Create a list of valuable items in your home, from electronics to collectibles. In the event of a disaster, this will help you not only remember the contents of your home, but assess their value as well. SimplifyMyInsurance.com offers a [home inventory](#) tool to make this process easy.

- Tip No. 4 – Put together a [storm emergency kit](#). Before the storm hits, take the time to put together items you may need in case of a disaster. These may include a flashlight, batteries, bottled water, first-aid kit, radio, medications, blankets, etc.

The key to making these tips successful is to make sure everyone in the family knows the plan well in advance of a storm or tornado situation.

In addition, experts recommend that people review their insurance coverage to make sure it's up to date, reliable and covers the things they need, from their home and belongings to their cars, boat, etc.

“I think one of the nice things from our situation was knowing we had enough coverage, said Mark Haren, a resident of Parkersburg, Iowa, who lost his home in the town's EF5 tornado one year ago. “I mean, insurance was the one thing that we really didn't have to sit back and start stressing about.”

In other words, when things go wrong, such as a tornado or other natural disaster, victims need their insurance to go right. For Farm Bureau Financial Services, making things right for their customers includes a single deductible for all property damaged in a single occurrence. Farm Bureau's Members' Choice coverage offers one premium, one deductible and one agent to handle claims for a customer's home, car and other possessions. When Parkersburg, Iowa, was struck by a tornado, many families benefited from the convenience and ease of a combined policy as they faced a multitude of decisions and challenges after the storm.

“You know the nice thing about Farm Bureau and the claims process we went through was that it was one thing we didn't have to think about, one thing we didn't have to worry about,” said Tim Cuvelier, another Parkersburg resident who lost his home in the storm. “That was all taken care of and it's allowed us to really focus on, you know, getting our lives back together.”

For more information on storm preparation as well as more stories about customers who weathered the Parkersburg storm, visit www.fbfs.com/Parkersburg.

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