## 794 A Qualitative Results

We include qualitative examples from both MONITRS and MONITRS-QA (along with results) in Figure 5.

# 797 B Prompts to LLM

We use prompts to LLMs to act as language tools for two types of tasks in our work. The first being to read through and retrieve the relevant information from news articles to caption our image sequences, figures 6 and 7 The second being utilizing our captions to generate event specific question-answer pairs, figures 8 and 9.

# 802 C Human Validation of Caption Quality

We conducted human validation on 144 events sampled across 15 disaster types to assess caption quality. Human evaluators were asked to classify each event as: (1) clear alignment between images, captions, and sources, (2) mismatch, or (3) inconclusive where imagery was insufficient to verify caption details. Overall results showed 65.3% clear alignment between images, captions, and sources, 18.8% had mismatches, and 16.0% were inconclusive where imagery was insufficient to verify caption details. Excluding inconclusive cases, 77.7% of determinable events showed alignment, demonstrating reasonable caption quality for LLM-generated annotations.

Performance varied by disaster type, with strongest results for events with distinct visual signatures.
Typhoons, tornadoes, winter storms, and dam-related events achieved 100% accuracy on clear images.
Fire events showed 92.3% accuracy (12/13 clear events), coastal storms 90.0% (18/20), and floods
85.7% (6/7).

Error analysis on mismatched events revealed that snowstorms showed the highest error rates. These errors primarily stem from difficulty distinguishing white snow and ice from clouds or existing snow cover in the imagery. Hurricane events had a 35.7% mismatch rate, largely because captions describe ground-level wind damage that is not visible from satellite perspective.

The 16.0% inconclusive rate reflects a persistent challenge in validating satellite based disaster event captions. That is, captions may accurately describe events as reported in news articles, but 10m resolution imagery does not provide sufficient detail to verify specific claims. For example, descriptions of "dozens of homes destroyed" cannot be confirmed at this resolution, though large-scale burn scars or flooding extent remain visible. This does not indicate caption errors but rather highlights the resolution gap between textual descriptions from the ground level and satellite imagery. As we discuss in our limitations section 7, we provide complete location and time metadata to enable extensions with higher-resolution data sources.

### 826 D International Transfer Evaluation

To assess generalization beyond the United States, we curated a test set of 18 international disaster events from 8 countries across 5 continents: Greece, Chile, Spain, Ecuador, Morocco, Colombia, Libya, Japan, Canada, and Kenya. The set included 5 fires, 3 floods, and 2 earthquakes, with temporal coverage from 2023-2024.

We processed these events using our MONITRS pipeline: news article retrieval, location extraction, Sentinel-2 imagery acquisition, and caption generation. For each event, we generated templated multiple-choice questions for event classification, temporal grounding, and location grounding.

Our fine-tuned TEOChat achieved 45.65% accuracy averaged across all question types, compared to 21.74% for the baseline, TEOchat [14]. On U.S. test data, the fine-tuned model achieved 66.35% versus 26.39% by the baseline. The performance gap suggests that incorporating geographically diverse training data would improve cross-region generalization, though the current results validate that models trained on MONITRS can reasonably generalize to international disasters.

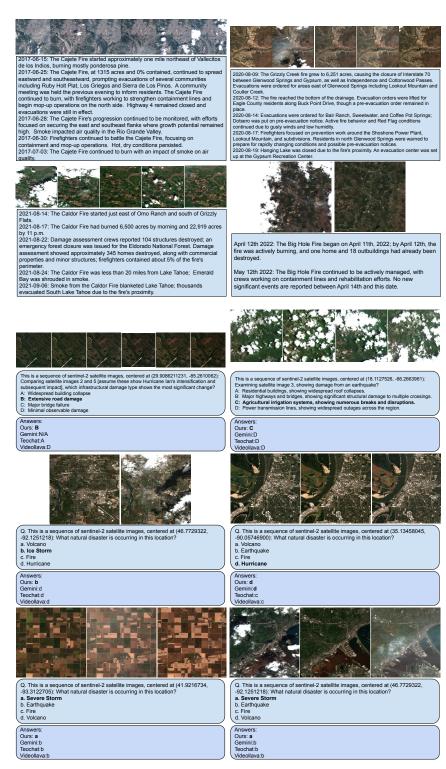


Figure 5: Qualitative examples from both MONITRS and MONITRS-QA along with their respective results.

**Task:** Extract only the event-specific geographical locations mentioned in the provided articles about natural disasters.

#### **Instructions:**

- 1. Carefully review the attached articles about natural disasters and identify ONLY proper noun locations that are directly related to where the disaster occurred or had direct impact.
- 2. Focus on extracting:
  - Specific sites where the event took place (cities, towns, neighborhoods)
  - Precise natural features affected (specific rivers, mountains, forests, beaches)
  - Particular infrastructure impacted (named dams, bridges, parks)
  - Exact regions directly experiencing the disaster effects
- 3. Present your response in a simple string list format, with each location separated by a comma.
- 4. If a location appears multiple times, include it only ONCE in your list.
- 5. If the articles contain NO specific event locations, return only the word "no" (lower-case).
- 6. DO NOT include:
  - Broad geographical entities not directly affected (countries, states, unless the entire entity was impacted)
  - Locations only mentioned incidentally (headquarters of responding agencies, etc.)
  - · Places mentioned for context but not directly experiencing the disaster
  - General areas not specified with proper nouns

### **Examples:**

For a wildfire article: Paradise, Camp Creek Road, Butte County, Sierra Nevada foothills, Eastland County

NOT: California, United States, Western US

For a hurricane article: New Orleans, French Quarter, Lake Pontchartrain, Superdome

NOT: Louisiana, Gulf Coast, United States (unless the entire state/region was directly impacted)

Format for response when locations are found: Paradise, Camp Creek Road, Butte County, Sierra Nevada foothills

Format for response when no locations are found: no

Article Content: {text}

Figure 6: Prompt given to LLM to extract proper nouns locations.

**Task:** Create a chronological timeline of observable natural disaster events from the provided news articles.

# **Instructions:**

- 1. Review the attached news articles for information about natural disasters (earthquakes, floods, hurricanes, wildfires, volcanic eruptions, etc.).
- 2. For each date in the provided list, identify natural disaster events that occurred on or by that date that would be seen remotely.
- 3. Write a 1-2 sentence description for each date focusing specifically on the visible physical manifestations, such as:
  - Extent of flooding or inundation
  - Wildfire burn scars or active fire fronts
  - · Hurricane cloud formations or aftermath flooding
  - Visible structural damage to landscapes or urban areas
  - · Changes to coastlines, river courses, or terrain
  - Ash clouds, lava flows, or other volcanic features
- 4. If a specific date isn't explicitly mentioned in the articles, use context clues to reasonably infer when these visible changes occurred.
- Present your response as a simple chronological list with dates followed by descriptions
- 6. Emphasize the VISUAL aspects that would be detectable from above.

### Format example:

June 15, 2023: Extensive flooding covered approximately 60 square miles of the Mississippi Delta region, with standing water clearly visible across previously inhabited areas and farmland.

July 3, 2023: The Caldor wildfire in California created a distinct burn scar spanning 25 miles along the Sierra Nevada mountain range, with active fire fronts visible on the northeastern perimeter.

Article Content: {text}
Dates for analysis: {dates}

Figure 7: Prompt for creating chronological timelines of visually observable natural disaster events

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Given a set of statements in an order I'd like you to make 3 multiple choice questions about
the events described. Make the questions diverse, covering different aspects of the events that
could be answerable using satellite imagery of the event. Each question should have 4 options
(A, B, C, and D) with only one correct answer.
Statements: \n{events}
Format your response exactly like this:
**Question 1:** [Your first question here] A) [First option] B) [Second
          C) [Third option] D) [Fourth option]
                                                        **Correct Answer 1:**
[Correct option letter]
**Question 2:** [Your second question here] A) [First option] B) [Second
option]
          C) [Third option] D) [Fourth option]
                                                       **Correct Answer 2:**
[Correct option letter]
**Question 3:** [Your third question here] A) [First option] B) [Second
option
          C) [Third option] D) [Fourth option]
                                                        **Correct Answer 3:**
[Correct option letter]
Here are some examples of statements: 2021-12-11: No events described in the article
are visible from this date. 2021-12-15: Very strong winds in Kansas, Texas, and Oklahoma
caused numerous wildfires to spread rapidly. Blowing dust severely reduced visibility, causing
streetlights to turn on at midday in some areas. 2021-12-16: A large wildfire in Russell and
Ellis Counties, Kansas burned approximately 365,850 acres, destroying at least 10 homes.
High winds, gusting up to 100 mph, fueled the fire and other blazes across western Kansas,
Oklahoma, and Texas. 2021-12-21: No events described in the article are visible from this date.
Here are some examples of questions:
**Question 1:** What natural disaster is visible in the satellite
images from mid-December 2021? A) Hurricane B) Tornado C) Wildfire D)
Flooding **Correct Answer 1:** C
**Question 2:** Approximately how many acres were burned in Russell and
Ellis Counties, Kansas? A) 36,585 acres B) 365,850 acres C) 3,658 acres
D) 3,658,500 acres **Correct Answer 2:** B
**Question 3:** What weather condition contributed significantly to the
spread of wildfires in December 2021? A) Heavy rainfall B) Strong winds
C) Freezing temperatures D) High humidity **Correct Answer 3:** B
```

Figure 8: Prompt for generating multiple choice questions from natural disaster event statements

Given a set of statements in an order I'd like you to make 3 questions about the events described. Make the questions diverse, covering different aspects of the events that could be aided answerable using satellite imagery of the event.

Statements: \n{events}

Format your response exactly like this:

Here are some examples of statements: 2021-12-11: No events described in the article are visible from this date. 2021-12-15: Very strong winds in Kansas, Texas, and Oklahoma caused numerous wildfires to spread rapidly. Blowing dust severely reduced visibility, causing streetlights to turn on at midday in some areas. 2021-12-16: A large wildfire in Russell and Ellis Counties, Kansas burned approximately 365,850 acres, destroying at least 10 homes. High winds, gusting up to 100 mph, fueled the fire and other blazes across western Kansas, Oklahoma, and Texas. 2021-12-21: No events described in the article are visible from this date. 2021-12-31: No events described in the article are visible from this date. 2022-01-05: No events described in the article are visible from this date. 2022-01-15: No events described in the article are visible from this date. 2022-01-15: No events described in the article are visible from this date.

### Here are some examples of questions:

- \*\*Question 1:\*\* What were the conditions that led to the rapid spread of wildfires in Kansas, Texas, and Oklahoma? \*\*Answer 1:\*\* The conditions that led to the rapid spread of wildfires in Kansas, Texas, and Oklahoma were very strong winds, low humidity, and high temperatures.

Figure 9: Prompt for generating question-answer pairs from natural disaster event statements