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A Simple Idea That Still Works Today

The homes, farms, and possessions we accumulate throughout our lives are always at risk. Storms, accidents, theft, and other unexpected events can change things in an instant, wiping away years of hard work.

Recognizing this truth, a group of neighbors and friends came together years ago with a simple but



powerful idea: share the risk, so no one has to face loss alone. Each person contributed a small amount, creating a fund to help reimburse others in the event of damage or loss. From that partnership, our insurance company was born.

Though we've grown since those early days, the foundation of that idea remains unchanged. As a **Mutual Insurance Company**, our policyholders are also our owners. Unlike stock companies, we don't answer to distant shareholders or focus on maximizing profits. Instead, our only responsibility is to the people we serve—our neighbors, our policyholders, our community

We are proud of this heritage and proud to continue building on it. What began as a simple idea has become a lasting promise: to protect one another, together.



For the members and friends of

CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY



CIMply Safety

Did you remember to tell us you changed your phone or email?



We want to better serve you, and you can help us by making sure we have your current contact information. Too often, we try to call and learn the landline has been disconnected and replaced by a mobile number. E-mail is a wonderful tool for correspondence, but it provides little value if the information is no longer current. Please contact us or your agent to make sure your contact information is up to date. Our phone number is 800-299-2914.

Easy Self-Homeowner Inspection Option on the Horizon

There are many new features we are anticipating to add value and speed up the delivery of service. For example, we will be doing some inspections, and a quick and simple option for homeowners is what we call a self-inspection. We will send a text with a link to your cell number that walks you through the process. It is simple, quick, and nobody must come to your property.



Streamlining Claims: A Fresh Look at Payment Solutions...



We are exploring electronic claim payment options to help speed up the process for paying claims. An email will be sent with instructions on how to deposit your payment. You control it, and you do not have to provide us with your account number.

To help make future the claim process easier and quicker for you, we are considering sending optional updates by text or email. Regardless of your preference, it is worth getting your contact information current. Please note we do not sell your contact information to anyone else.

Be Ready Before You Need to Be



Emergency situations usually arise when least expected. In these times of heightened vulnerability, it is crucial to prepare ourselves with tools for managing the unexpected. This is where a crisis prevention list comes into play. It serves as a roadmap with practical steps to deal with unforeseen events.

Family communication should be at the top of your list. Your family may not be together when a disaster occurs. It is important to have a family emergency plan how to reconnect if separated. Establish multiple ways to contact each other. Consider possible disruptions in cell service and include landline numbers, email addresses and designate an app for text messaging. Include contact information for friends or relatives for a reliable out-of-area central point of communication for everyone to reach. Designate a primary meeting location close to the home for quick reunions and a secondary location in the event your home is inaccessible or evacuation is necessary.

Ensure your plan includes a kit with a several-day supply of non-perishable food and a water supply for drinking and sanitation. Don't forget medications, a first aid kit, a cell phone with chargers, a portable radio, and other vital supplies. Remember planning and a little preparation can be critical.

Fall 2025

2. Safe Heating Habits

2. Electrical Red Flags

3. Everyday Flammables

3. Double Trouble

Fall Into Safe Heating Habits

Fall is the perfect time to start preparing for the cold winter months ahead. As the crisp air of fall settles in, it's time to shift focus from summer fun to winter readiness—starting with your home's heating system. With rising utility costs, homeowners are looking for efficient ways to stay warm without breaking the bank. A safe installation is essential for any home heating system and can prevent costly repairs and dangerous situations later.

Start by scheduling your annual inspection for your furnace. Have an experienced professional check for wear and tear, clean internal components, and inspect for proper venting. Don't forget to replace air filters—clogged filters reduce efficiency and that can overwork your system.

For alternative home heating sources, we recommend a few tips for fall maintenance to keep you and your family warm and safe this coming winter:

- If you have a fireplace or woodstove, have your chimneys inspected, especially if they haven't been used for some time. Even gas chimneys should be checked for possible leaks, gaps or corrosion.
- Never leave portable space heaters unattended and turn them off when not in use. Keep combustibles at least three feet away.
- Seal up drafts around windows and doors to keep the heat in and your energy bills down. Weather stripping and window film are inexpensive fixes that make a big difference.



Electrical Red Flags to Avoid

Many people have little understanding of the electrical system in their homes. While operation of electrical devices in the home does not require a great deal of electrical knowledge, we encourage policyholders to be aware of warning signs that indicate their electrical system may be under strain or having problems.

Signs of Trouble You Can't Afford to Ignore:

- Flickering Lights. Lights that flicker or dim could suggest electrical problems that your wiring is struggling to handle the load.
- Recurrent Breaker Trips or blown fuses. A breaker that trips frequently is not normal and may signal overloaded circuits or deteriorating wires.
- Discolored or Warm Outlets. Warm outlets to the touch or that show signs

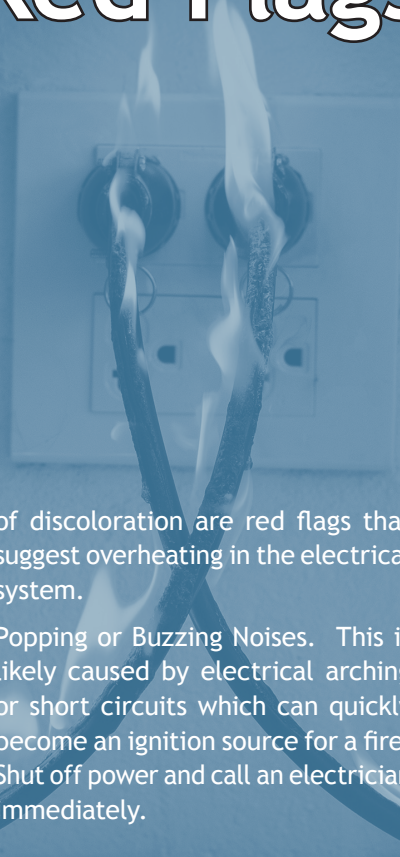
of discoloration are red flags that suggest overheating in the electrical system.

- Popping or Buzzing Noises. This is likely caused by electrical arcing or short circuits which can quickly become an ignition source for a fire. Shut off power and call an electrician immediately.

- Two-Prong Outlets. Older homes with two-prong outlets may lack proper grounding, increasing the risk of shock and fire. Upgrading to three-prong outlets often requires rewiring.
- Aluminum Wiring. Common in homes built in the 1960s and 70s, aluminum wiring is more prone to corrosion and fire risk than copper. If your home has it, consider a professional inspection.

Don't Wait Until It's Too Late

Electrical problems won't be resolved on their own. Ignoring them can lead to costly damage or dangerous fires. If you notice any warning signs, contact a licensed electrician immediately. It's one of the smartest investments you can make to protect your home, your family, and your peace of mind.



Everyday Flammables: Hidden Fire Hazards in Your Home

Many people would feel a bit uneasy about storing dynamite in their garage. Yet, did you know that vapors from just one gallon of gasoline can have the explosive potential equivalent to 14 sticks of dynamite? AND gasoline is not the only flammable liquid in our homes. Also, in the garage are cleaning solvents, paint thinner, and propane tanks that require careful storage away from heat sources. Inside the house, flammables lurk in plain sight like spray paints, acetone, rubbing alcohol, cleaning fluids ... the list is long.

The flashpoint of a liquid is the lowest temperature at which it gives off enough vapor to ignite. Liquids that give off enough vapors to ignite below 100 degrees F are classified as flammable. For many flammable liquids, flashpoints are at room temperature or lower. Moreover, liquids with flashpoints above 100 degrees F are classified as combustible. Remember, both flammables and combustibles can be dangerous.

The explosive vapors given off by liquids are usually heavier than air. There, explosive vapors can flow invisibly along the floor to distant parts of the room, under doors, and even to other floors. Exposure to an open flame, (such as a pilot light) or even a small spark can produce a massive explosion that travels back to the liquid, even from a great distance.

Protect your property and protect your health. Carefully follow all manufacturers recommendations. Store gasoline in approved sealed containers with a pressure relief valve and keep in well-ventilated areas. Handle flammables and combustibles with the watchfulness and caution they demand.



Double Trouble:

The Household Duo that Could Spell Loss

Washer Hose Leaks

Washer hose leaks can lead to costly water damage, ruining floors, walls, and even electrical systems. Over time, older rubber hoses wear out, crack, or burst potentially causing thousands of dollars in damage. A smart solution is to replace them with high-quality stainless steel braided hoses, which are typically more resistant to leaking, twisting or cuts. Also, regularly inspect hoses for signs of wear or loosened connections, and replace them every 5 years to keep your laundry area safe.



Dryer Lint Fires

The clothes dryer is often overlooked as a fire risk. Yet, lint buildup in dryer vents is the leading cause of household fires, with thousands reported annually in the US. Lint buildup can create blockages in the dryer's ducts and exhaust system, causing temperatures to increase. The blockage and heat buildup can create a potential fire hazard. Homeowners should always clean the lint filter/screen before and after each load and clean behind the dryer regularly. Schedule regular professional cleanings for your dryer vent to prevent fire hazards.

