

CIMply Safety

The Strength of COMMUNITY

Central Illinois Mutual Insurance Company was started by a group of neighbors who recognized that strength in teaming up exceeded the sum of their individual abilities. Efforts in uniting to build this mutual insurance company attests to their faith in the potential of community partnerships.

Times have changed, but our belief in power of community endures. Like the strength of our insurance products, the cooperative spirit of neighborhoods working together remains growing and vibrant. The mutual effort of neighbors watching out for one another's property is a crime deterrent and a strong property guardian. Whether through formal Neighborhood Watches or informal agreements to "keep an eye out" for each other, community teamwork makes a difference.

We continue to be honored to be able to serve a part in this long-standing collaboration in this special place we call home.



Extending Electrical Reach

Electrical equipment is often taken for granted...until the cord is too short. Extension cords "lengthen" the outlet, which is a great convenience. But, extension cords can also be serious safety hazards if not used properly. The U.S Consumer Products Safety Commission estimates that extension cord accidents result in 4,000 emergency rooms annually, with 13% of these injuries involving children under age 5. Additionally, 3,300 residential fires involve extension cords, resulting in 50 deaths and 270 injuries.

Use extension cords carefully.

- » Extension cords are for temporary use. They are not a long-term outlet.
- » Use cords listed by underwriters' Laboratories (UL) or similar agency.
- » Never overload extension cords.
- » Do not use cords outdoors that were manufactured for indoor use.
- » Throw away cracked or damaged cords.
- » Use only 3 prong extension cords for appliances that have three-prong plugs.
- » Insert plugs completely so prongs are not visible.
- » Don't use extension cords with appliances. Plug them directly into the wall.

WIRING OVERLOADS



Not all wiring is created equal, and not all appliances need the same amount of electrical power. The wrong combination of electrical devices and under capacity wiring can be deadly. Wiring (including extension cords) should not be pushed beyond capacity by the electrical devices' drawing power. Wires can overheat, risking cumulative damage and electrical fires.

Electricity is more than just connected wires. To be safe, the house wiring capacity must equal or exceed the power demands placed on it. Circuit breakers are "overload protectors" designed to "trip" when current demands exceed wiring capacity. However, an improperly installed circuit breaker or a breaker that exceeds the capacity of the wiring offers no protection.

When it comes to electricity, if you are not a professional, we recommend you hire one.



Home Winterization

Ready or not, winter is coming.

Home winterization is a smart investment of time and resources.

Clothing and accessories change to fit the season. Similarly, the needs of your house change as winter approaches. Overlooking changing needs can create winter misery and expense. The winter checklist is endless, but we offer suggestions for some key areas.



Clean Gutter and Downspouts. Poor roof drainage is the greatest contributor to wet basements. Clogged gutters will drain water directly down the foundation and also risk formation of “ice dams” on the roof. This can result in damaged shingles and seepage into the attic. Make sure downspouts drain a sufficient distance from the foundation.

Inspect the Air Conditioning/Heating System. Efficient heating systems need seasonal inspections. Unless you are a professional, we recommend you call one.

Inspect and Caulk Flashing and Window Seals. Inspect and repair areas where waters seals may be starting to fail. Winter weather will find any weak spots.

Check Crawlspace. Neglected crawlspaces can cause cold floors, hidden air leaks, and frozen pipes. Insulation lowers energy costs, and frozen or burst pipes are a “crawlspac nightmare”. Consider installing a plastic or foil vapor barrier if not already there.

False Security

May all your recipes be tasty while being cooked safely.



Police and security companies log thousands of complaints each year involving “door knocker” scams. Salespersons purporting to represent a home security company (often your own security company identified from your yard sign) attempt to gain access to your residence, though some solicitations come via phone. Deceptions vary from needs for equipment upgrades to repairing faulty installations to “special” deals.

The common elements of these scams are security scare tactics, high-pressure sales strategies, time limited offers, and offers too good to be true. The goals are to get your signature on a contract or document or to gain access to personal information such as security codes.

SOME ESSENTIALS TO KEEP IN MIND:

- » *Reputable security companies do not send representatives to customer homes without appointments.*
- » *We recommend not answering the door and posting no solicitation signs.*
- » *If you choose to open the door, request identification and check with the company to verify identity. A phone number provided by the solicitor is suspect.*
- » *High pressure, time-limited tactics are the life-blood of scams and con artists.*
- » *Beware of door-to-door and phone scammers. They can only offer false security.*

Preventing Home Losses During WINTER ESCAPES

Last winter seemed endless. Understandably, a number of policyholders make the move south for several weeks or even months. But don't forget your property needs care in winter just as much as it does in summer. If you are going to be gone for any period, consider the following:

WATER DAMAGE

Some policyholders have seen major property losses due to water damage. If a your house is empty for a period of time, shut off the water supply and drain the supply lines, hot water heaters and appliances of all liquids to avoid major damage to the dwelling. Set the thermostat with enough heat to keep the house from freezing. Another consideration: power outages will leave the house unheated.

PEDESTRIAN SAFETY

Sidewalks, driveways and stairs of unoccupied residences continue to collect snow and ice. Poorly installed or clogged gutters compound risks when they drain freezing water onto flat surfaces. The toughest slip and fall claims to defend are losses where the insured has not done snow or ice removal for an extended period of time after a snowfall.

Municipalities may give 24 hours for property owners to address snowfall removal, depending on local ordinance. We recommend contracting with a reliable service to promptly remove snow and ice.

A PERIODIC CHECK-UP

A periodic drive-by and occasional visit to the interior of the house by a trusted friend can avoid problems. The key to loss prevention is early detection.

While you are packing for your vacation, remember that you may leave but your property liability remains at home.

