

Insurance with Personality

Personality is completely unique to one individual. No two people have the same habits and mannerisms. It's part of what makes life interesting.

The culture of this community has developed over time as a combination of the unique people who have made this place home. Our shared experiences have forged the shared values that have come to represent the special character of this locale. There really is no other place on earth quite like it.

The character and personality of our insurance business reflects the distinct character of this region. At Central Illinois Mutual Insurance Company, we take pride in knowing and understanding your particular insurance needs. We have an enduring interest in your needs because you and other policyholders own Central Illinois Mutual Insurance Company. We work hard every day to make sure the personality of our products meets the personal needs of this community. After all, this place has been our home for generations.



CIMply Safety

Getting to Know Your Water Pipes

Indoor running water is a fixture of developed societies, and the envy of places where it is not available. This hallmark of civilization can change from friendly servant to intimidating enemy when water escapes the confines of its pipes. A little knowledge and planning can be a great asset when water breaks free.

- » Know where the shut-off valves are in your house. Most sinks, toilets, and appliances have their own shut-off valves. There should also be a master valve that will shut off water for the entire house. Locate that valve; label it; and display instructions on how to turn it off.
- » We recommend closing the master valve if you are away for any lengthy period. If you are away, even a small leak can cause a lot of damage.
- » Keep the number of a *reliable* 24-hour plumbing service near the phone or in the contact list on your cell phone.
- » Inspect water pipes and valves periodically to check for leaks or corrosion.
- » Consider a water alarm that sounds when water is detected. Better yet, install an automatic sensor system that detects water and shuts off water to a specific appliance or the whole house.
- » Gate-type water valves should be opened all the way and then turned back about half a turn. This will help prevent seizing of the valve.

Knowing a little about your pipes can protect your property and prevent a water damaged mess

For more information about water alarms and other safety devices, visit: www.losscontrolspecialists.com

SUMP PUMP REINFORCEMENT



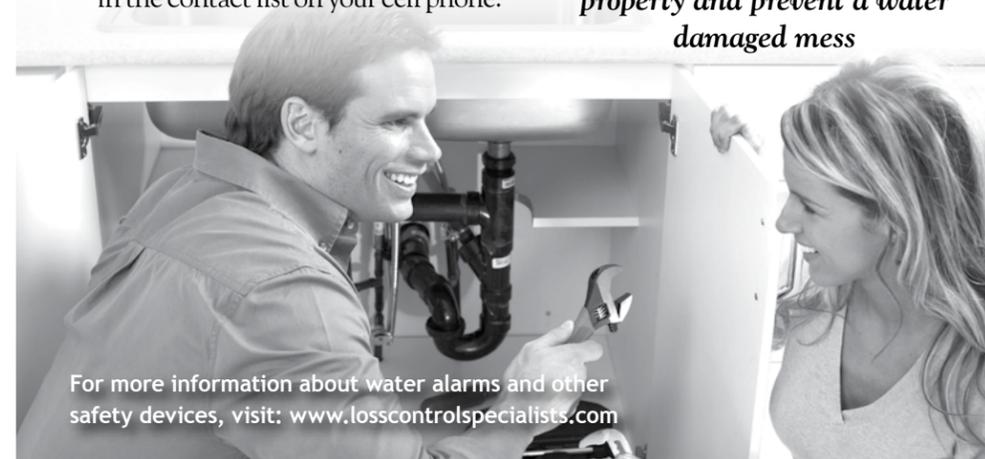
A sump is a pit or well designed to collect liquid. In the basement, that liquid is water. A sump pump moves water from the pit to a location away from the basement. The pump activates as water raises a float switch. It saves thousands of dollars in property damage and great misery for homeowners when it works properly.

The pump only works when connected to an active power supply. The storms that dump large volumes of rain water can cause power outages. No power. No working sump pump.

We strongly recommend a backup battery for the sump pump. When properly installed, the battery can maintain the function of the sump pump for hours, providing continued basement protection.

We also recommend periodic inspection/maintenance to reduce pump malfunction. But don't overlook the risks of water around this electrical appliance.

Check to be sure the outside discharge pipe is clear and directs water away from the foundation. Keep the sump pit covered and surrounding area free of debris. To test the pump, pour a 5-gallon bucket of water into the pit. The pump should be serviced if it strains to clear the pit or reveals significant backflow.



May Flowers and Dry Basements

It's common knowledge that April showers bring May flowers. With that logic early spring rains can bring wet basements and associated damage. Often the primary problem is clogged or faulty guttering.

Homeowners often discount the importance of a guttering system that functions effectively. All of the water from the surface of the roof runs down the pitched roof to the edge of the roofline. Water that isn't running away from the roof's edge will flow quickly along the foundation, creating structural damage and entering cracks in your basement.

The solution is maintaining a functioning gutter system that transports water an adequate distance away from your foundation. This starts with a correctly installed gutter system that is working properly. Older metal systems rust and leak and require repair or replacement.

More often, homeowners overlook (or perhaps underlook) clogged gutters. Even homes with few trees are at risk for clogged gutters. Gutter caps can be helpful but still need



regular inspections and periodic cleaning as necessary. If you are unsteady on a ladder, professional cleaning can avoid a trip to the emergency room.

Plan ahead so you can enjoy your May flowers instead of spending time cleaning a wet basement.

Cooking Oils: Staying Tastefully Safe

May all your recipes be tasty while being cooked safely.

Professional chefs know that different cooking oils respond differently to heat. When oils start to smoke they have reached the aptly named smoke point - the temperature at which the oil is starting to break down.



This not only smells bad and damages flavor, it also presents potential health and safety risks. With break down, oils become increasingly unhealthy. Of more immediate concern, the smoke point forewarns the oil's flash point, the temperature at which it can spontaneously combust.

If cooking oil erupts into flames, don't panic. Turn off the burner or remove the pan from the heat source if it can be done safely. Sliding the cover over the pan will typically smother the flames. Baking soda can be effective at smothering the fire as well. Preparedness is the best plan - keep a fire extinguisher near in case of kitchen fires.

Throwing water on the flames or blasting flames with fire extinguishers not designed for kitchen fires often causes fire to splash and spread. If the fire cannot be immediately contained, evacuate the house and call the fire department. A kitchen (or house) can be replaced, but not a life.

Confronting NATURE

"The pessimist complains about the wind; the optimist expects it to change; the realist adjusts the sails."

-William Arthur Ward

The past few years have witnessed overwhelming and humbling episodes of nature's fury. No one can change the when and the where of violent weather, but we invite policyholders to carefully prepare for spring and summer storms.

PROTECTING LIVES IS ALWAYS THE FIRST PRIORITY.

- Recognize and understand the dangers associated with different weather conditions.
- Develop plans for awareness and safety of dangerous weather systems.
- Monitor and heed warnings from the National Weather Service and local authorities, seeking shelter when advised.
- Prepare a "storm kit" that includes a battery operated radio, flashlights, first aid kit, a short-term supply of food and water, and special medications or health items a loved one may need.
- Be aware of power line locations and carefully check that they haven't been downed or damaged.

PROTECT YOUR PROPERTY TO LIMIT DAMAGE.

- Check trees often for damage/weakness that threaten buildings or power lines, and prune/remove as needed.
- Repair loose siding, shutters, and windows. Inspection by a reputable roofer is recommended.
- Keep garage doors and storm doors closed and securely latched during high winds.
- As storms approach, clear the yard of toys, yard furniture or other items that could become flying projectiles during high winds.
- Develop an inventory of household items. Serial numbers and pictures are useful for storm claims, but also for other damage claims or theft.

Let's hope for a summer of beautiful and uneventful weather, but be prepared for the dangers that violent weather can bring.