

CIMply Safety

Watching Your Back

All insurance policies feel equal...until you have a loss. That's when you know which companies have your back and which are backing away from their obligations, or perhaps just don't really understand the community they serve.

We pride ourselves on our service to policyholders and work to make sure you are knowledgeable about your coverage. But the moment of truth comes at the time you experience a loss. Since we are members of this

community, we understand the importance of quality coverage not only to individual policyholders but also to this entire community. For generations, we have strived to make your times of loss our time of highest performance.

Insurance needs arise when policyholders experience a property loss, sometimes a big loss. We hope you never have to use your insurance. But if you do, you can look to the future with confidence because your friends and neighbors at Central Illinois Mutual have your back.

Preparing for the Unexpected

Planning for a home emergency saves lives. Knowing the challenge helps in preparing an effective plan. Case in point: Fire. The facts of fire are just plain scary.

- FAST** A small flame can mushroom out of control in thirty seconds. In minutes, black smoke can fill rooms, and flames can engulf the structure.
- HOT** Room temperatures at floor level are often 100 degrees. At eye level, temperatures can be as hot as 600 degrees.
- DARK** Flames may burn bright, but black smoke quickly makes a room pitch black causing confusion and disorientation for anyone inside.
- DEADLY** Fire quickly consumes oxygen in the room and replaces it with smoke and poisonous gases causing more deaths than actual flames.



The fight to survive is a battle for time. Do not try to save valuables. They are replaceable. Call for help only after having escaped. Stay low, crawling along the floor beneath the smoke, covering your mouth as much as possible.

If you don't have a family safety plan, develop one. Everyone should know at least two escape routes. Practice feeling your way out of the house with eyes closed. Designate a meeting place outside the house.

Whatever the family emergency, planning for the unexpected protects lives.

Source: <http://www.ready.gov/home-fires>

ELECTRIC SPACE HEATER SAFETY



While nothing beats the comfort of an efficient, well-balanced central heating system, space heaters can take the chill off colder areas of your home. There are several types of electric space heaters, including oil-filled, resistive coil, ceramic, infrared, and convection. Below are a few safety tips that can help protect lives and property:

- Do NOT use extension cords or grounding adapters with electric space heaters. Read the owner's manual for recommendations. Most advise that electric space heaters be plugged directly into a properly wired and grounded wall outlet. Most household extension cords are not sized properly for current levels required by space heaters.
- Keep ALL supplemental heaters away from combustible materials, including drapes, curtains, furniture, clothes, newspapers, magazines, books, etc. Absent specific instructions from the manufacturer, allow at least 3 feet of clearance from the nearest combustible materials.
- Keep children away from all supplemental heating units.
- Space heaters should have a tip-over protection shut off switch. If yours does not, replace it now.
- If your space heater is noisy, has missing parts, or has simply seen better days, replace it.



Chimney Fire Prevention

A neglected chimney is a dangerous chimney. The Consumer Product Safety Commission data for 2009 – 2011s reveal at least 24,300 residential fires related to the fireplace, chimney, or connector that caused at least 20 deaths, 90 injuries, and nearly \$116 million in property loss. Most of these fires involve the chimney rather than the fireplace or stove.



What happens inside your chimney? Your chimney is designed to expel combustible byproducts quickly. As smoke cools, it condenses to form creosote, a flammable black tar substance that sticks to the walls of all wood burning chimneys. Low burning temperatures, uncured firewood, incomplete combustion, or combustion byproducts that stay in the chimney too long cause faster creosote buildup. The result? Increased fire risk.

- **Insure the system has been properly installed.** *If in doubt, have the system checked by a building inspector or fire official.*
- **Operate the appliance within the temperature limitations suggested by the manufacturer.** *Lower temperatures increase creosote buildup, while higher temperatures may damage the system.*
- **Clean and inspect the system at least yearly using a qualified professional.** *Also, check frequently for structural failure or creosote buildup.*
- **Burn seasoned hard wood.** *Unseasoned or soft woods burn at lower temperatures and have higher levels of tar.*

Gasoline and Seasonal Change

As fall and winter approach, leftover gasoline can be a potentially dangerous nuisance. Yard equipment is often powered by gasoline, and it's a common element of yard maintenance. The same volatile ignition qualities that make gasoline useful for powering yard equipment also make it extremely dangerous.

Gasoline fumes are much heavier than air. Unventilated fumes can creep along the floor long distances. Fumes accumulate at the lowest point on the floor, where pilot lights for water heaters and furnaces are also located. Even the smallest spark or open flame can create a huge explosion.

Never store gasoline in the house and preferably not in the garage. A well-ventilated, non-inhabitable (locked) structure away from the house is preferable. Always store in a container specially manufactured for gasoline storage.

Many safety experts recommend buying no more than 1 gallon at a time. Gasoline goes stale quickly. Most homeowners do not use large gasoline quantities consistently, so refilling results in a consistently better fuel. Smaller storage

containers make gas disposal in the fall less burdensome.

Check your owners' manual for managing gasoline powered yard equipment. Some recommend filling the tank and adding a stabilizer after the season's last use, while other manufacturers recommend draining the tank.

Keep gas in its place – safely managed and carefully stored outside the house.



9-Volt Batteries: A Safety Hazard?

Believe it or not, 9-volt batteries can be a safety hazard under certain circumstances. The batteries that power toys, household devices, and (ironically) smoke detectors can be a fire hazard.

The problem is the positive and negative metal posts. Any metal object (key, paper clip, coin, steel wool) touching both metal poles at the same time can create a short circuit. Infrequently, this can generate enough heat to start a fire. Even discarded weak batteries thrown in the trash with metal objects have started fires.

The solution is simple in theory: Keep metal objects from bridging the metal poles on 9-volt batteries. In practice, we toss 9-volt batteries in drawers along with pens, paper clips, paper and everything imaginable.

The National Fire Protection Association (NFPA) recommends storing 9-volt batteries in original packaging until used. If loose, cover the posts with electrical,



masking, or duct tape and keep them from contacting metal objects. Put them somewhere where they won't be bounced around, and store them standing up in containers separate from other batteries.

Before disposing of 9-volt batteries, cover the positive/negative posts with electrical, masking, or duct tape. The NFPA recommends not throwing into regular trash, and disposing at a household hazardous waste collection site.

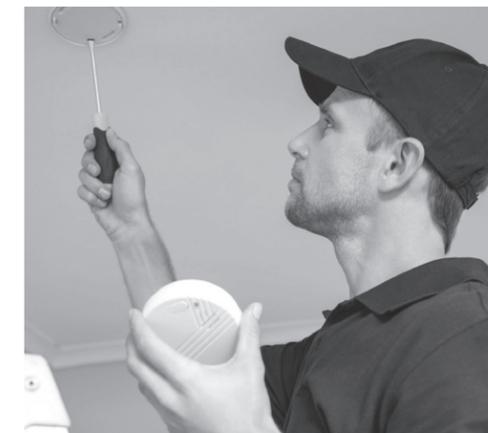
Keeping Smoke Detectors Alert

It's a fact. Smoke alarms really do save lives. Since home smoke detectors were introduced, fire related deaths have declined by 50%. Only 10% of households in the U.S. do not have smoke detectors. Yet, 42% of all fire deaths in residential structures occurred with no smoke detector present.

In residences where a fire death occurred with a smoke detector present, the smoke detector was not operating in 63% of the episodes.

Regardless of the cause, the house was no more protected than if the smoke detector was completely absent.

The U.S. Fire Administration (USFA) recommends placing smoke detectors on every level of the home (including the basement) with alarms installed both inside and outside sleeping areas.



Smoke detectors offer an important first warning against the dangers of fire, particularly at night. They're inexpensive, often costing less than \$10. Installation is typically on ceilings, or walls 6" to 8" from the ceiling.

Installation instructions should be listed in the owner's manual. Most can be installed easily, or ask a handyman for assistance. Keep the detectors free from dirt and dust, and replace batteries at least

annually. Test smoke detectors regularly.

Protect your life, your family's lives, and your property. Make sure your smoker detectors are properly placed and always alert.

Source: <http://www.nfpa.org/safety-information/safety-tip-sheets>