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Property Insurance: Investment Against Uncertainty

If you own property, it is yours to use as you wish. Your property is yours to enjoy as long as you want within the limits of the law. Ownership also means you bear the cost if it is damaged due to storm, fire, or even burglarized. As such, insurance is a small investment against the relatively small risk of large property damage, loss, or liability. For a moderately small cost, the burden of unlikely insured peril is essentially shifted to the insurance company. Without it, occurrence of loss belongs entirely to the property owner.

For generations, Central Illinois Mutual policyholders have recognized the value of insurance as an investment against uncertainty. The founders of this company banded together to mutually share the risks and uncertainties of property ownership. That's why policyholders are co-owners of the company, and why there will always be an understanding of the unique perils we face in this community.

For your property insurance needs, we continue to stand with this community in investing against the uncertainties of the future.



For the members and friends of

CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY

CIMply Safety

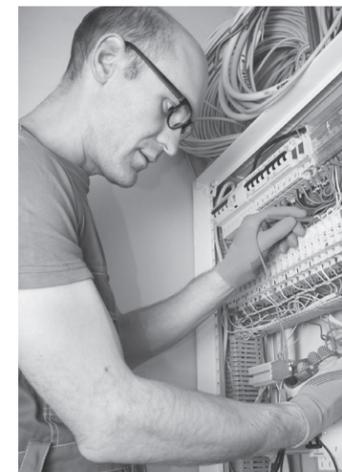
HOMEOWNERS EQUIPMENT BREAKDOWN INSURANCE

Complete and affordable protection against costly home equipment repairs.

Your homeowners insurance policy provides you valuable protection against large financial losses such as fire, lightning, wind, and theft, to name a few. Did you know Homeowners Equipment Breakdown Insurance covers the expense of repairs to household equipment due to failure caused by mechanical or electrical breakdown? In other words, it covers what most homeowners insurance excludes.

Most homeowners policies don't cover the cost of repairing or replacing essential equipment in your home when it breaks down. Extended warranties are often expensive, hard to manage, and usually cover just one piece of equipment. But Homeowners Equipment Breakdown Insurance offers a simple, comprehensive, and affordable solution.

Our Homeowners Equipment Breakdown Insurance covers all of your important home systems and property due to loss



by mechanical or electrical breakdown. This insurance includes appliances, heating and cooling systems, swimming pool equipment, water heaters, well pumps, garden tractors, home security systems, personal computers, home electronics, and more.

You are protected if your home becomes uninhabitable due to equipment

breakdown, a benefit most warranties and service contracts don't offer. Homeowners Equipment Breakdown Insurance offers you peace of mind when you need it most.

Actual claims that show the value of this insurance:

A heat pump sustained a power surge, causing the heat pump to fail. Because of its age, the pump needed to be replaced. After the deductible, Homeowners Equipment Breakdown Insurance paid the homeowner \$6,000 to replace the heat pump.

A 200 amp electrical panel overheated, caused by an overload condition which damaged its six circuits. The electrical panel needed to be replaced. After the deductible, Homeowners Equipment Breakdown Insurance paid the homeowners \$1,625 to replace the panel.

Your Central Illinois Mutual agent can tell you more about all the advantages of Homeowners Equipment Breakdown Insurance—including how affordable it is—just \$22 per year. A \$500 deductible applies. Normal wear and tear, routine maintenance, and obsolescence are not covered. There may be situations, however, in which wear and tear may result in a covered mechanical or electrical breakdown.

Coverage is also available for farms for additional premiums. (This does not apply to mobile equipment or farm machinery.)

Mutual Boiler Re, a Member of the FM Global Group underwrites this coverage and provides this information.

Spring 2016

2. Electrical Fires 101:
Starting at Home

3. Natural Gas Safety

4. Investment Against
Uncertainty

Electrical Fires 101: Starting at Home

Here are some sobering statistics from the U.S. Fire Administration (USFA):

- Over 28,000 electrical fires occur each year.
- Property damage and loss amount to over \$1 billion dollars.
- Loss of life and injury - 310 deaths and 1,100 injuries.

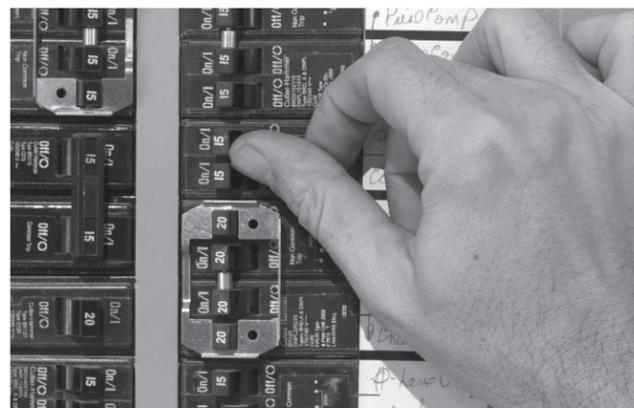


Most electrical fires start in bedrooms, living rooms, family rooms and dens. To prevent yourself or someone you love from becoming an electrical fire statistic, take an electrical safety walk:

1. Check for faulty electrical outlets and old, outdated appliances. Inspect appliance cords, receptacles and switches and keep cords away from curtains and rugs that can start a fire.
2. Use the proper wattage in your lamps and light fixtures and never exceed the recommended amount. Keep cloth and paper away from the lampshade so it doesn't heat and ignite.
3. Only use extension cords as a temporary measure. Misuse can cause electrical fires. Hire an electrician if you need additional outlets or need outlet repair.
4. Space heaters are a major cause of electrical fires. Coil heaters are especially dangerous because they become so hot they can instantaneously ignite.
5. If your home is over twenty years old, your wiring may be at its capacity to handle the increased amounts of electrical appliances in today's home with computers, wide screen televisions, and kitchen appliances.

Circuit Breaker Safety

Circuit breakers are essential elements of electrical safety. Fuses blow and electrical circuit breakers trip when there is a circuit overload or other electrical problem. These devices act as guardian for electrical safety, so recognizing and understanding warning signs for malfunction is crucial. Symptoms include:



Frequent need to replace/reset fuses or circuit breakers. This may indicate a problem with system overload, damaged outlets, defective appliances, or circuit breaker/fuse panel malfunction.

Flickering Lights. Lights that flicker or dim on their own suggest electrical problems. This can include visible changes in screen devices like TV's, computers or similar electrical devices.

Heat/Discoloration on Outlets or Switch Plates. This suggests some sort of overheating in the electrical system.

Popping or Sizzling Noises. This is likely caused by electrical arcing or short circuits which can quickly become an ignition source for a fire.

Sparking or Fire from Outlets. It is a good idea to manually trip all circuit breakers immediately and seek emergency assistance from a qualified electrician.

Natural Gas Safety

Natural gas is a safe energy source used in more than 50% of American homes. Yet, it's important to recognize potential risks.

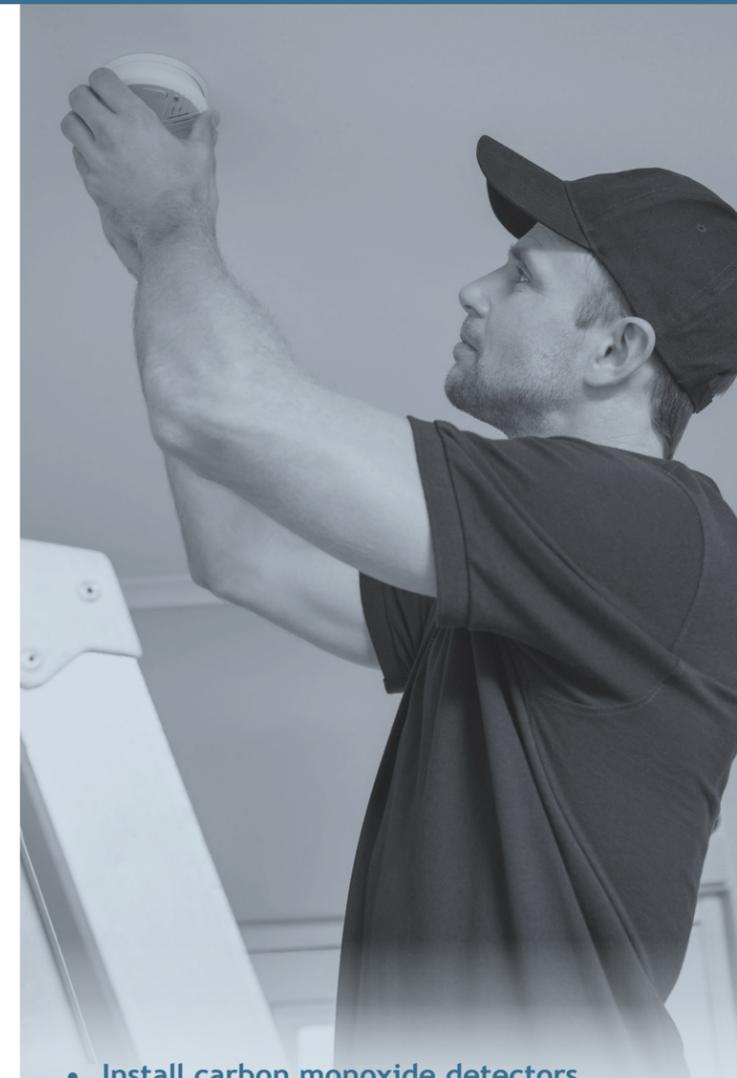
DETECTING LEAKS

Raw natural gas has no color, but is highly explosive and extremely dangerous to health if undetected. As a safety precaution, gas companies mix in a harmless, yet nasty rotten egg odor that is pungent, distinctive, and impossible to ignore. Gas leaks are uncommon, but can happen both inside and outdoors. Inside leaks are most often identified by smell, or by hissing, whistling, or roaring sounds near meters or pipes. Outside leaks may kill plant life in otherwise green areas.

What to do? 1) Evacuate everyone from the area immediately! Don't stop to look for the leak, open windows, or turn off appliances. 2) Do not use electrical devices such as cell phone or garage door openers. Even small ignition sparks can create massive explosions. 3) Call the utility company immediately, and do not re-enter the building until cleared by utility or emergency personnel.

CARBON MONOXIDE POISONING

Appliances that are functioning properly burn natural gas very cleanly. However, poorly maintained or improperly installed appliances or gas lines create a real risk for carbon monoxide poisoning. For instance, incomplete gas combustion in the furnace or improper ventilation create risks for carbon monoxide build-up. Inhaled carbon monoxide vapor rapidly block oxygen uptake in the blood. Victims quickly become ill and incapacitated. Avoid risks for carbon monoxide poisoning!



- **Install carbon monoxide detectors.** While they look like smoke detectors, be sure to follow the manufacturer's directions for placement/installation.
- **Have natural gas appliances inspected annually** by a qualified repair professional.
- **Ensure proper ventilation** through regular inspections of vents, chimneys and flues for all gas appliances.
- **Never use the oven as a heater.** It risks damage to the oven, and it can release carbon monoxide into the home.

Know the risks of natural gas as an important part of natural gas safety.