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Ben Franklin: Our Mutual Friend

Ben Franklin—inventor, statesman, scientist, and insurance man? Actually, it's true. In early Philadelphia, homes were built close to one another for security. However, in the days of wooden homes with open hearths, this neighborly closeness created fire risks for a single house fire destroying many other structures. Yet, there were no ways to financially protect property owners from the devastation of fire loss.

Ben Franklin to the rescue! In 1752, he founded the first mutual insurance company; The Philadelphia Contributorship for the Insurance of Houses from Loss by Fire. Subscribers paid into a fund and shared financial losses or gains (which depended on the fire claims in a given time period). Subscribers placed a "fire mark" above the door that identified the home as having fire coverage. Given the shared risk for losses, fire prevention was a shared value for subscribers. In fact, the Contributorship refused to insure buildings deemed to present a fire risk.

Like the colonists of Philadelphia, Central Illinois Mutual policyholders today join together to share risks of property loss (but for more than just fires). This company continues to be owned by the policyholders who elect our Board of Directors. Policyholders continue to benefit from loss prevention strategies we are always seeking to update.

Perhaps Ben said it best: *An ounce of prevention is worth a pound of cure.*

FARM MUTUAL insurance

For the members and friends of

CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY

CIMICO

CIMply Safety

Preventing Loss during Winter Escapes

In winter months, a number of policyholders move south for weeks or months to escape winter's wrath. But your property remains back here to face the cold weather without you. Your home and other property need care in winter just as it does in summer.

Water Damage – If a dwelling is to be unoccupied for an extended period, shut off the water supply and drain the supply lines, hot water heaters and appliances of all liquids. Set the thermostat high enough to keep the house from freezing. Another consideration: power outages will leave the residence unheated. Consider a cellular device that will call you if the power fails.

Pedestrian Safety – The sidewalks, driveways and stairs of unoccupied residences continue to collect snow and ice. Poorly installed or clogged gutters compound risks when draining water freezes on flat surfaces. The toughest slip and fall claims to defend are when the insured has not done any snow or ice removal for an extended period after a snowfall. We recommend contracting with a reliable service to promptly remove snow and ice. This can also help give your home that "occupied" look.

A Periodic Check-Up – A periodic drive-by and occasional visit to the interior of the house by a trusted friend can catch small problems before they become big problems. One key to loss prevention is early detection and remediation.

While you are packing for your vacation, take time to consider that you may leave, but your home remains at home.

SAFETY ALERT:

Product recalls are a request from the manufacturer to return products when safety or defect issues are discovered. Faulty products create safety issues for consumers and potential liability issues for the manufacturer. Safety laws were passed by Congress in the mid 1900's after years of injuries due to faulty or unsafe products. Half of households in the U.S. are likely to have a product under recall in any given year.

Recalls can cover products from appliances to food to pharmaceuticals to cars. Given the breadth and diversity, responsibility for recalls is divided under six federal agencies. While these agencies cannot order a recall (except for infant formula), agencies can bring suit to force a court order for recall (something rare given the bad publicity it generates).

For purposes of consumer appliances/property protection, the Consumer Product Safety Commission (CPSC) is likely of most interest as it maintains jurisdiction over more than 15,000 products.

Getting notified is not always easy, because each agency and company/manufacturer can have its own policies. However, here are some suggestions:

- **Inventory possessions for objects that may present risk. If in doubt, go to recalls.gov or search the internet with the product name along with the term "recall".**
- **Register new purchases with the manufacturer. Contact information is the only requirement.**
- **Retain any product or appliance that might have caused damage to your home or personal property.**

Go to recalls.gov for more information and/or sign-ups for electronic notification of recalled products.

Source: www.popularmechanics.com/technology/gadgets/a7827/how-a-product-recall-works-9891205/

Fall 2016

2. Emergency Calls: Where Are You?
3. 8 Warm and Safe Home Heating Tips
4. Ben Franklin: Our Mutual Friend

Emergency Calls: WHERE ARE YOU?

In times of emergency, neither you nor the response team need to be asking this question. If your house number is not visible from the street, it can be even worse at night. A poorly displayed number can cost you precious time in an emergency.

The best location?

House numbers should be posted so it is visible from both directions of travel. Posts, bushes, trees or flowers should not block the visibility from the road. House numbers should be placed near the front door with the radius of the porch light, eye level, and large enough to be seen from the road. Avoid posting above other entrances, like side doors and garage doors.

Mailbox postings are a secondary use. You may live in an area where several mailboxes are next to each other. An emergency vehicle needs to know they have arrived at the location, then quickly be able to find your home by its number as well.

On your mailbox, be sure the numbers are reflective and large enough to read. If your mailbox isn't directly in front of your house or near your driveway, emergency responders cannot locate you if you don't have your house number on your hourse or on a post or sign in your yard. Mark your mailbox on both sides. Your mail carrier may know you, but other drivers may not.

Address signs—if you use these, place them about two feet from the driveway in the direction of the house.

The best color?

For house signs, pick a color that has a light and dark contrast with the background. A black number is perfect on a white house and even better when lit.

Mailbox numbers need a light and dark contrast with the mailbox color. If you go with stickers, the ones with black numbers on white background are excellent. Another option is to mount a sign above or below the mailbox. Don't get a color similar to the mailbox's color.

Size?

Bigger is better. The number should be at least four inches tall if displayed on your hours or sign, and if you have the option, get ones with boldface type. Thick and wide is better.

Remote Home Monitoring - A Click Away

Your home, vacation property or business is a valuable asset you shouldn't have to worry about while you're away. Furnace failure in the subzero temperatures of winter time can cause frozen pipes resulting in thousands of dollars damage in no time at all. A leaking faucet, toilet or plumbing can create havoc in your home.

Today's technology has come a long way towards protecting your property. You can monitor temperature, humidity, water leaks and power through your computer, tablet or smartphone. Wireless monitoring systems are available that can alert you of a problem by text, email or telephone. If you already have a monitored burglary or fire alarm system, check with your installer about adding water sensors and temperature monitors to your system.

Also, Wi-Fi, cellular systems and land line telephone alarms are available that offer protection for power loss, temperature alerts and water damage. Many homes no longer have a land line for telephone and may need to use an internet or cellular based alarm system. For residences that don't have an internet connection, a cellular based system may be more advantageous. These systems will usually have a low monthly monitoring fee, but are more reliable and will work even when the internet connection may be lost or down.

If you leave your home or property vacant for a few days, weeks, or months, a small issue can escalate into a costly disaster. An ounce of prevention is worth a pound of cure!

Water Leaks? Not Just a Drop in the Bucket

In 2015 water damage was the second most common homeowner claim for home insurance, second to weather related home damage. In fact, according to a recent article in the Insurance Journal, 53% of all claims are related to plumbing issues—burst pipes, leaky appliances and overflow issues of second story appliances and bathroom pipes.

According to HomeOwnerNet.com depending on where an appliance is located in the house, cleanup can average about $5,000. Damage from a burst water pipe can cost $5,000-$70,000 or more with an average insurance claim costing $15,000.

A water leak may appear to be a small issue, but if a pipe burst or major leak occurs with no one around it could be costly.

- ***Check your water bill. If unusually high you may have leaks of which you aren't aware.***
- ***Check periodically around sinks, toilets, dishwashers and refrigerators with ice makers. Look for warped or discolored flooring.***

If you find any corrosion or signs of water damage, call a qualified plumbing contractor as soon as possible. Don't let your money go 'down the drain'.

8 WARM AND SAFE HOME HEATING TIPS

According to the Red Cross, seven times a day, someone in this country dies in a home fire. Heating fires are the second leading cause of these fires which occur more often as cold weather sets in and people turn on their heating system.

Using alternate heating sources such as space heaters, fireplaces, or coal or wood stoves can help to cut costs while staying warm. These supplemental heating sources can be dangerous if not used properly. Here are some safety tips:

1. Test your smoke detector every month and be prepared for the winter season.
2. Keep paper, clothing, bedding, curtains or rugs at least three feet away from spaceheaters, stoves or fireplaces.
3. Turn off space heaters when you leave rooms and make sure any embers in the fireplace are extinguished before going to bed or leaving home.
4. Place space heaters on a level, hard and nonflammable surface (such as ceramic tile floor), not on rugs or carpets or near bedding or drapes. Keep children and pets away from space heaters.
5. When buying a space heater, look for models that shut off automatically.
6. Never use a cooking range or oven to heat your home.
7. Use a glass or metal fire screen to keep your fire in your fireplace. Make sure it's large enough to catch sparks and rolling logs.
8. Have wood and coal stoves, fireplaces, chimneys, and furnaces professionally inspected and cleaned once a year.