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For the members and friends of
CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY



CIMply Safety

Need a Roofing Contractor?

Spring and summer often bring high winds and hail that may cause damage to your home's roof. Finding the right roofing contractor is an important decision when reroofing or repairing damage. If possible, find a local professional who is willing to provide any information you need. Local contractors are members of your community and are going to be around if you need service in the future. Request recent referrals they have completed in the past few weeks. This assures they are not picking from a list of relatives or others that automatically give them an excellent recommendation. Talk to friends and relatives about their experiences with local contractors.

Beware of storm chasers. With these storms often come a band of less-than-reputable, non-local, or out of state contractors that follow storm damage patterns. You may see their signs pop up in neighborhoods after a wind or hail event. Sometimes the telephone number looks local, but may include a company name you are not familiar with. Numerous complaints arise from substandard work, contracts or work orders the customer did not agree to, or worse yet, making a down payment and receiving no work at all.

Get at least two or three written estimates and retain a written contract detailing the work to be done, a materials list, and labor cost. Before work begins, obtain a certificate of insurance for of the contractor's general liability and workers' compensation insurance policies. Put start and finish dates in writing and specify the consequences if the contractor fails to follow them. For example, the contract could be nullified if the contractor doesn't start on time.

Price is always an important consideration, but not the only one. Look for local professionals with experience who are known for quality workmanship.

SELECT THE RIGHT ROOF

Selecting the right roofing materials can be as important as selecting the right contractor. Ask questions about brands, design, thickness, and warranties. Find out exactly what the warranties cover and for how long.

There are many choices today ranging from asphalt shingles to wood shakes, steel panels, clay tiles, and lookalike shakes. Usually the least expensive option is basic 3-tab asphalt shingles. They generally have a 20-25 year limited warranty and are available in many different colors, both solid and blended. The architectural shingle is the next upgrade. These are about twice as thick as the basic shingle with the layers staggered for a heavier and more substantial look. They hold up to wind and hail better than basic asphalt shingles and may be warranted for 30 to 40 years.

Another type of roofing product is impact resistant shingles. This can mean a stronger, longer-lasting roof. The initial cost may be higher, but you can have peace of mind knowing it is much less susceptible to high winds, flying debris, and hail damage. Some of these roofs resemble wood or slate, but are made from cement, plastic or recycled rubber. Many of these roofs have warranties ranging from 30-50 years. The longer roof life, less chance of damage, and savings on insurance deductibles may outweigh the extra costs.

When it comes to protecting your home, your roof offers the most important defense from the weather. It is wise to be sure it is done properly by the right contractor using the right materials.



Mutually Together



At Central Illinois Mutual Insurance, we have always believed that the outcome of our work together far exceeds the sum of our individual efforts. It's not a new or trendy idea. In fact, it is the original idea on which this company was created. We simply call it teamwork.

Generations ago, our founders recognized that the risk of property loss represented a peril for all property owners. Together, they teamed up to found this mutual insurance company based on a simple belief. In sharing risks together as friends and neighbors, we improve the quality of life for our entire community.

Time has passed and the world keeps changing around us. Yet, our policyholders remain the reason team members of the Central Illinois Mutual Insurance team exist. As always, policyholders still own this company and elect its Board of Directors. We still understand that the basis of our success is working together and we look forward to the many achievements we will continue to accomplish together.

"Alone we can do so little, together we can do so much."

—Helen Keller

Emerald Ash Borer

Tragic disappearance of Ash Trees Across the Midwest



In Iowa, 41 counties have been identified with ash borer damage and 60 counties have been identified with disease in Illinois. Neighboring Minnesota has 1 billion ash trees and 6 counties are quarantined as the disease begins its spread. Nebraska has been identified as the 27th state to battle this beetle.

Emerald ash borer (EAB), is an exotic beetle that was discovered in southeastern Michigan near Detroit in the summer of 2002. According to the United States National Arboretum The emerald ash borer has killed more than twenty-five million trees and in spite of tens of millions of dollars spent on control measures, this introduced exotic pest is spreading to an ever widening area. The emerald ash borer will have a major impact in all locales where ash trees are dominate.

What is at Risk?

In addition to loss of shade canopy the ash tree provides, property and casualty claim data indicate that the insurance industry spends billions of dollars each year repairing damage from fallen trees and shrubs. Claims involving fallen trees have sharply risen over the last ten years. Fallen trees normally are not covered unless they cause damage to property.

As a rule, the insurance company of the homeowner sustaining property damage provides coverage for the loss, regardless of tree ownership. Coverage typically applies to buildings and their contents, or yard possessions such as a deck or bicycle. Landscaping damage is usually not covered and tree removal costs are often quite limited.

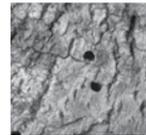
However, homeowners must maintain the safety of their premises. If "tree failure" was foreseeable, such as a dead tree that was not removed or ignored, the owner may be deemed negligent for the loss. In this case, the neighbor's insurer will attempt to recover the costs from the tree owner's insurance policy.

Contact an arborist to see if your trees can be treated and saved or need to be removed.



FACTS

- Adult ash beetles are metallic green and about ½-inch long.
- The beetle attacks only ash trees.
- Adult beetles leave a D-shaped exit hole in the bark when they emerge in spring.
- Woodpeckers like the beetle's larvae; heavy woodpecker damage on ash trees may be a sign of infestation.
- Most trees die within 2 to 4 years of becoming infested unless treated.



WHAT TO LOOK FOR?

- Identify if you have an ash tree on your property.
- These trees have rounded or oval silhouettes with a dense canopy.
- Leaves have 5-11 leaflets.
- The bark is light to dark gray and young trees have a smooth bark, while older trees have a diamond-shaped bark.
- Detect if 15-20 percent of the tree canopy is in decline.
- The leaves start to turn yellow and drop, and branches die as the lower trunk spouts new shoots.

Vacation Plans?

Are you starting to think about a summer vacation? Maybe you've already started saving money for a trip in the fall? You could be dreaming about an extended stay or just a weekend get-a-way with friends and family. While you are planning, so are the people whose occupation relies on your being away from home. Robbers and burglars don't take a vacation... but they hope that you do!

You will have a better time on vacation knowing you have taken precautions to protect your home. Here are some tips:



Store valuables in your child's sock drawer rather than in your nightstand. Where does a robber always look for jewelry, money, valuables? Surprise him. Thieves often scour the master bedroom but tend to leave children's rooms untouched.

Don't store wood near the side of the house, as it can easily be used by intruders as a stepladder up to a window. Keep logs in the garage or in a pile at the edge of the yard.

If your front entrance contains decorative glass, install your security keypad in a spot that is not visible from the doorstep. If you can see it from the window, burglars can also tell the red light means the alarm is set.

A mail slot goes against the wood grain and weakens the horizontal integrity of a door. This makes it all the more easy to kick in. Install a mailbox or install if you have a wood door, put it no higher than a quarter of the way up.

Plant thorny shrubs, such as rosebushes, beneath ground-floor windows. They'll add beauty to your garden and deter burglars.

If you're going away on vacation ask a neighbor to check daily for delivery notices or flyers stuck in your front door. Crafty criminals have been known to leave pizza ads in doors to see how long it takes for residents to remove them.

Rather than loading up the car the night before a weekend getaway pull it in the garage to load, or pack it while in the garage right before you leave. Left in front of the house, a fully packed car can serve as a green light for those looking for one.

Lower the volume of your telephone ringer. If someone knows your number and is trying to see if you are home before they enter your home they won't hear it go to voice mail.

If a yard worker or unknown visitor uses the bathroom, he may unlatch the window so he can gain entry later. The same goes for any workman who has used a porch or side door. Be sure to double-check the lock.

Choose your locksmith wisely. Some are unlicensed so always look for a well-established locksmith business that is bonded and insured.

If you don't have a security system, at least purchase a decal. If you cannot afford a security system, buy an alarm or patrol service decal to place on your front door. While an accomplished thief is not fooled, decals may deter a less-expe-