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For the members and friends of  
CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY



# CIMply Safety

## A Promise of Performance

At Central Illinois Mutual, we make a promise of performance; a special kind of commitment to you. We have a unique and singular commitment to our community, your family and future generations that we have served and will continue to serve.



We have stayed focused on our policyholders who have been the owners of this company since the day we wrote our first policy. It makes sense that a stockholder owned insurance company would leave a region or a state when insurance regulations change or profits don't meet demands for growing dividends. It's bad business for these profit based companies to write policies when profits decline. Their business model demands they pull out.

Our perspective is a bit different. We have worked hard for generations to earn and maintain your trust through our investment in the growth and welfare of this community. Our managers, employees, and board members are part of the community we serve. For us, it's about a commitment to a place and the people who live there. We can never turn our back on this community. After all, it's our home, too.

## Electric Space Heater Safety

While nothing beats the comfort of an efficient, well-balanced central heating system, space heaters can take the chill off in 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 the manufacturer's instructions. Most will tell you that electric space heaters should be plugged directly into a properly wired and grounded wall outlet. Most household extension cords and power strips are not sized properly for the amount of current required for a space heater.
- 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.
- Make sure space heaters have a tip-over protection shut off switch. If yours does not, replace it now.
- If your space heater is noisy, has any missing parts, or has simply seen its better days, replace it before the weather turns cold.



## Are You Ready for "Old Man Winter"?



Now is the time to get ahead of the coming cold weather and the potential damage to your house.

With a little preventive maintenance, you can ensure your home is ready for winter. A few protective measures can go a long way to keep your house from serious damage and also save on utility bills.

### Winter-proof tips for your home

- If your house will be unoccupied for vacations or any long period of time, remember to shut off the water main to your home.
- Always maintain a temperature of at least 55 degrees or warmer during winter time to avoid frozen pipes.
- Unhook all garden hoses from outside water faucets before the winter season.
- Clean all gutters before the snow flies to avoid ice and snow buildups that can cause ice damming and inside water damage.
- Install storm windows and doors to replace screens and replace any worn weather stripping around windows and doors.
- Examine exposed ducts in the attic, basement and crawl spaces, and use a sealant to plug up any leaks.

Being proactive keeps your property safer, helps protect your property for years to come and helps lower your energy bills. Before "Old Man Winter" returns, conduct a thorough inspection as part of your winter preparation.

# Be Prepared This Fall **Safety**

Giving thought to you and your family's safety is critical, especially in your home. How many of these items do you have installed?



## Burglar Alarm

Of the more than two million burglaries in the U.S each year, 70 percent are residential, according to the most recent FBI estimates. Burglar alarm monitoring is a known burglary deterrent, protecting families and property against would-be and active home intruders.

## Smoke Alarm

Devices that are able to detect smoke or fire, giving an audible alarm, are fantastic at detecting a fire in its early stages. This provides you adequate warning to evacuate before inhaling any harmful gases. Smoke inhalation

is the primary cause of fatality when it comes to fire-related deaths. In fact, in the majority of cases, the victims are asleep when the smoke enters their lungs, cementing the absolute requirement for smoke alarms.

## Carbon Monoxide detectors

CO detectors can be combined with smoke alarms. Carbon Monoxide is an odorless, tasteless and invisible gas, meaning you can be killed by it before you even know it existed. Combined smoke alarms can protect from this as well as smoke particles.

## Fire Extinguishers

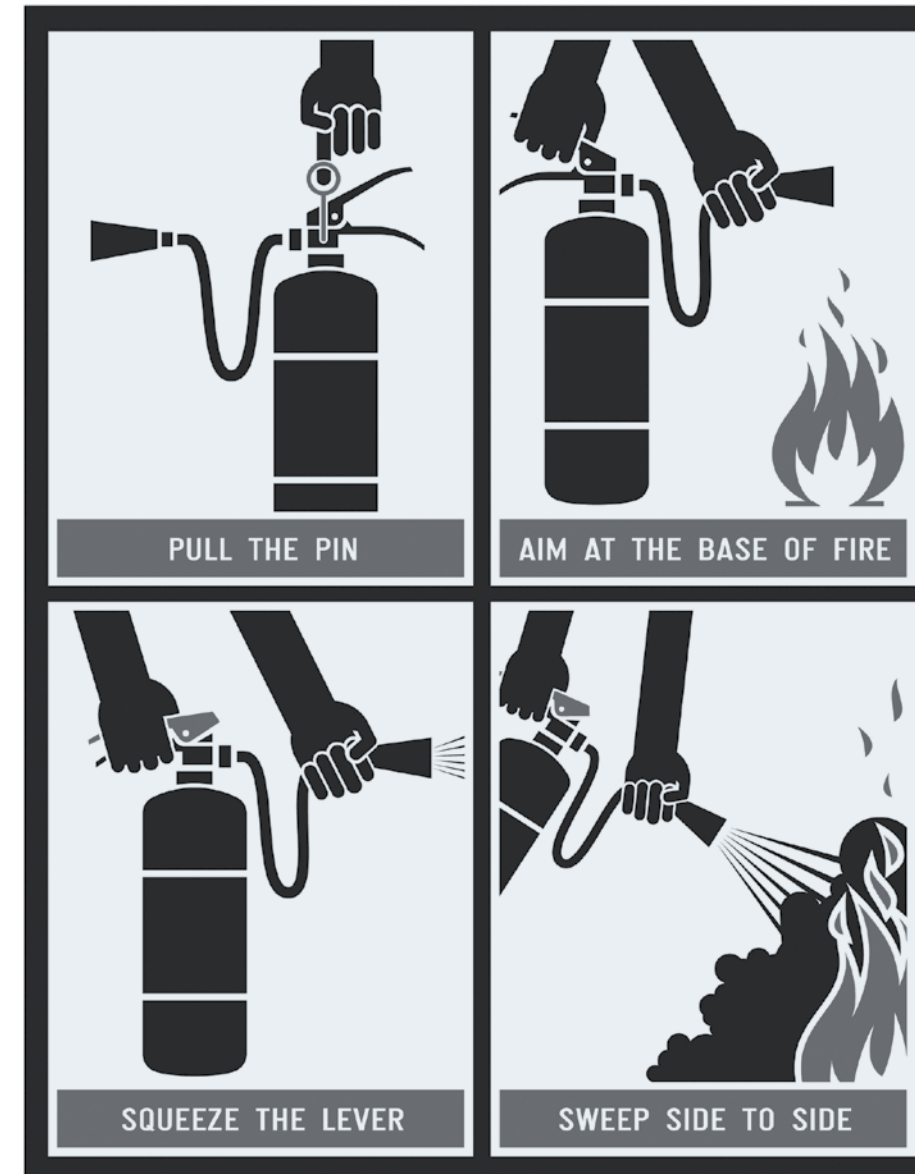
The best way to respond quickly and control fires is to have a fire extinguisher within reach of the source since time is of the essence in an emergency. If you can reach a fire extinguisher within 6 seconds of the start of a fire, then you can put out or control a fire in its early stages. Take a look at your home today and make sure you have fire extinguishers in your home everywhere you need them.

### The Kitchen

With 65% of all fires starting in the kitchen, this is the most important room to have a fire extinguisher in your home. Most kitchen fires involve grease and can't be put out with water. Grease fires have high flashpoints and burn extremely hot. A Class K extinguisher is designed specifically to put out these types of fires.

### Fire extinguisher on all floors

Mount it on the wall in a central location about 4 to 5 feet above the ground. Don't hide the fire extinguisher behind drapes or curtains and don't store fire extinguishers in closets. They need to be in plain view or you will not be able to find them when you need them.



### The Garage and Workshop

Paints, oil, gasoline, solvents and other chemicals are all extremely combustible. When working with tools in a workshop, you might generate sparks that could lead to a serious fire. Keeping a fire extinguisher in this area is a must.

### The Laundry Room

Your dryer is another likely place for a fire to start. The lint that collects

in your dryer is highly flammable and might catch fire when the dryer is in operation due to high temperatures. Clean the lint trap after every load to reduce this possibility. The dryer exhaust tube may also fill with lint, so be sure to clean this out every six months. While this is a good practice to prevent fires, you will want a fire extinguisher nearby too.

### The Patio and Grill

If you have a grill or a fire pit, then you will want to place a fire extinguisher nearby. Gas grills can be especially dangerous because the propane fuel is explosive. If you grill over charcoal, the grease from cooking and the hot coals may cause a serious fire.

### The Bedrooms

Since most fires happen at night, you may want to keep a fire extinguisher in each bedroom. If there is a fire blocking your path out of the house, a fire extinguisher can be very useful for escaping. This may seem like overkill, but it is better to be safe when it comes to fire in your home.

### Sources of Heat

Fireplaces, chimneys, furnaces, and wood stoves are all obviously potential fire hazards. You should make sure you have a fire extinguisher close to these places in your home. If you have a utility room or basement area with electrical panels and other appliances like your furnace or hot water heater, keep a fire extinguisher there as well. The combination of electric circuits and hot appliances can lead to fires.

**If you can reach a fire extinguisher within 6 seconds of the start of a fire, then you can put out or control a fire in its early stages. This quick action will not only prevent massive property damage, but it may save your life.**