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For the members and friends of
CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY



CIMply Safety

Trust is Our Policy

No doubt, insurance is a business. But to us, it's more than that; our mutual insurance company represents a tradition of neighbors and friends banding together for protection of homes, farms and property. The foundation of our relationship from our very beginnings is based on trust and mutual need.

There are many good insurance companies in the market placed that offer quality products. Like all successful insurance companies, we work hard and manage our responsibilities efficiently and in a manner that is financially sound. Yet at the end of the day there are important differences. Most insurance companies need to generate profits and dividends to meet investor expectations. At our Mutual, you are the owner. Each year you elect your local board of directors to oversee the underwriting policies and management of your company. Profits are directed toward lower rates and better service for your policies.

We sincerely thank you for allowing us to service your insurance needs as we continue to work hard to keep your trust.



Whole House Protection from WATER LEAKS

Water damage claims are one of the leading causes of loss for Central Illinois Mutual policyholders. Frozen pipes account for over \$10 billion dollars in losses paid annually by insurance companies. Damage from water leaks and frozen pipes can be costly and personally devastating. Imagine losing prized personal possessions due to water damage.

The good news... damage from frozen pipes and water leaks is avoidable with the help of new technology designed to detect leaks and turn off the water automatically. An ounce of prevention is worth a pound of cure. By being proactive in monitoring your water system, you can save a lot of headaches and potential damage to your home and property.

Detect Leaks Before They Become a Problem

A whole house water leak detection monitor installs on the main water supply line to your home or business. Because it's installed in-line, it allows the device to monitor all water going into the home. Sensors actively monitor water flow, pressure, and temperature to protect your home from frozen pipes, bursting pipes, and other water leaks.

Many devices will monitor your plumbing system regularly for possible leaks. Some devices can even detect leaks as small as one drop per hour. If there is a catastrophic event, it will automatically shut off the water supply to

your house. Additional features may allow you to remotely check for water leaks and turn your water off and on via your smartphone (if connected to a wi-fi). They can even notify a plumber to come and fix the problem.

The Cost

Typically, the cost for a whole house water leak detection/shut-off system starts around \$500, not including installation by a local plumber. That could be less than your insurance deductible.

Be sure to check with your contractor, local building official, and the manufacturer or supplier to find the best device for your situation. To learn more, enter "water leak shut off device" into your favorite online search engine.



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Don't Invite Burglars Through Social Media



Remember that your online presence is no longer limited to people you know and trust.



Sharing news and posts on social media is a great way to keep in touch with friends and family, but you may also be sharing your information with an unsavory group of criminal minded folks seeking access to your home and valuables. The minute you post your vacation itinerary, thieves may be planning their own trip – to your unoccupied house.

To avoid becoming another statistic, there are several things to consider before posting your activities on Facebook.

- **Limit your network only to family and friends that you know you can trust. You might even consider two separate accounts: one for family and another for friends.**
- **Keep silent about upcoming get-a-ways or vacations. You could be opening the door to unwanted and uninvited guests.**
- **Be very cautious about sharing personal data such as phone numbers, your home address or birthdays.**
- **Be sure to never post information about children or the elderly who may be home alone and vulnerable.**

Technology has changed the way we communicate. Smartphones, social media and sharing apps keep us connected at work and at home with our friends, families and neighbors, but beware of the information you are sharing online.

Planning for the Unknown

We don't place smoke detectors in our homes expecting to have a fire. Neither do we wear seatbelts because we were planning to have a crash. Such precautions are not for situations we expect to happen. Rather, these efforts are an attempt to prepare for the unexpected.

Likewise, family planning and preparation for home emergencies is time well spent. Parents should sit down with young children and teens and plan as a family how to react should an emergency arise. Such planning is serious business, but it can be reassuring for children as they offer suggestions and ideas to the discussion. Role play with your children what to do during and after a disaster.



Some possible action plans:

- **Establishing a family meeting place outside the home that familiar and easy to find.**
- **Planning at least two ways out of any room in the house.**
- **Holding fire drills in your house for practice.**
- **Putting together an emergency kit that is readily available to everyone in the household.**

Use Your Senses!

Natural gas is used by more than 60 million customers in the United States and provides about one fourth of all our energy used. It is probably one of the safest and most reliable sources of energy available. That being said, it also can be extremely flammable and is easily ignited by heat, sparks or flames and it deserves our respect.

On rare occasions gas leaks occur and detection is crucial. Always be vigilant around the home and use all your senses to detect leaks and take action to keep you and your family safe. If you SEE blowing dirt, discolored vegetation or bubbling water this could be a sign of potential danger. If you HEAR a quiet hiss or a whistling noise, this may indicate a gas leak. If you SMELL something like rotten eggs or sulfur in or around the house, a gas leak may be present.

If you SENSE (SEE, HEAR or SMELL) natural gas, take action. Leave the area immediately and do not touch anything that could cause a spark, such as an electrical switch, starting a car or even using a cell phone. Contact your gas

company and local authorities from a safe distance and do not re-enter the area until you are advised that it is safe.

Most accidents occur from lack of knowledge. It is important to understand the properties of natural gas and become aware of safety tips regarding its use.



A Recipe for Safe Cooking

Kitchen fires are a significant safety problem. Cooking fires are the number one cause of home fires and home injuries. The National Fire Protection Association (NFPA) reports an average of 172,100 home structure fires per year started by cooking activities in 2012 -2016, or an average of 471 cooking fires per day. These fires resulted in an average

of 530 civilian deaths and \$1.1 billion in direct property damage per year.

Experts recommend having two "must haves" for kitchen fire safety. A working smoke detector needs to be located near the kitchen area so that a cooking fire is detected right away. Secondly, a fully charged fire extinguisher designed for kitchen use should be easily retrievable in the kitchen area. The NFPA recommends keeping a potholder, mitt, and lid nearby. In case of a grease fire, carefully slide the cover/lid over the pan. Turn off the burner and leave covered until it has completely cooled. If in doubt, just get out. Call 9-1-1 after you leave and do not re-enter your home until it is declared safe by the fire department.

For oven or microwave fires, do not open the door. This exposes you to the flames and provides more oxygen for the fire. Turn off the oven or unplug the microwave. Call the fire department. Don't use the device again until it has been properly cleaned and serviced. If you have questions or have sustained damage, contact your agent immediately.

We can help replace property, but we can't replace your life.

