



1545 N. State Rt. 130  
PO Box 137  
Villa Grove, IL 61956  
www.CIMICO.net

## Unseen Protection

When you buy a mutual insurance product, you are buying peace of mind, which is absolutely the best and strongest insurance product available. One less known reason for this is reinsurance.

Remember that insurance coverage is based on managing risk by spreading the risk around. By purchasing insurance from your mutual agent, you are combining financial resources with your friends and neighbors to protect each other from unforeseen losses.

By paying premiums that are low compared to the price of what is being insured, policyholders protect each other against loss that might otherwise be disastrous to the owner.

Likewise, insurance companies (from the very largest to the very smallest) purchase reinsurance to protect their individual companies from unexpected loss. Catastrophes such as widespread storms and disasters can create a huge volume of claims in a particular county or region, straining even the largest of companies. By reinsuring, even large volumes of claims pose no threat to the company because the reinsurance distributes the risk to companies throughout the state, county, and even the world. In effect, it is insurance for insurance companies.

This allows Central Illinois Mutual Insurance Company to have financial strength backed by some of the very largest companies in the world, while remaining at a size that allows us to target insurance products and prices to the unique and special needs of our local policyholders. Reinsurance – it's unseen protection that makes our insurance products strong.



For the members and friends of  
CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY



# CIMply Safety

## The ABCs for This Fall...

Now that fall has officially arrived, it's time to make preparations to your home for the cold. Some simple steps can save you from BIG headaches this winter, help lower utility bills and protect your investment.

### A. Time for your furnace physical

An annual furnace maintenance check by a qualified HVAC professional will save you money on energy cost, extend the life of your system and help prevent carbon monoxide leaks.

### B. Insulate and Turn-Off

Disconnect all outside hoses and be sure faucets are off and drained. When pipes freeze, they will burst as the ice expands. Insulate any exposed pipes to prevent freezing.

### C. Prevent Roof Ice Dams

Icicles hanging from your gutters may look pretty but they can spell trouble. Ice dams can loosen shingles and gutters and cause water to backup into your home. A good gutter cleaning is the easiest step to prevent water from freezing in your gutters. Check your attic ventilation and be sure air in the attic is properly flowing. You should also check for missing insulation to avoid pockets of cold air.

This Fall, be sure to give your house the ABC checkup before this winter's frosty bite takes hold!

## PREVENT FROZEN PIPE DAMAGE

In addition to the ABCs of Fall, be sure to keep the following tips in mind for cold weather:

- If a house is to be unoccupied or unattended for a few days or more, turn off the water at the main valve. This will limit the damage if a frozen pipe bursts.
- Maintain the heating system and set a temperature of at least 55 degrees or more.
- If you have known problems with pipes freezing under sinks and vanities, open cabinet doors to allow warm air to circulate. Keep water running at a trickle in extremely cold weather.
- Purchase, install, and activate a cellular device that will warn you in the event of a power outage or drop in temperature. This will give you time to take action before disaster strikes.



Fall 2019

2. Safe Item Storage

3. Hidden Kitchen Hazards

4. Unseen Protection

# Shedding Light on Candle Safety

Candles have been around for thousands of years and until the early 1900s they were the vital source of lighting for homes. Although candles are no longer used as the single source of light, today candles are used to decorate and create an “atmosphere” or for important parts of religious ceremonies.

In recent years the popularity of candles has soared. Along with their increased popularity has come an increase in fires caused by candles. On average there are 23 home candle fires reported each day. More than one-third of home candle fires originate in the bedroom and account for 30% of the associated deaths and 50% of the associated injuries. The rate of candle fires doubles in December compared to other months of the year.

Candle safety is largely a matter of remembering and respecting candles as an open flame. Failure to recognize this can be disastrous. Forty percent of candle fires start when combustibles are too close to the candle. Educate children about the danger related to candles and never leave children alone in a room with a burning candle. We endorse the use of candles only if it is enlightened by careful attention to safety. Avoid being part of this rising fire statistic.

## 5 Tips for Candle Safety

1. Never burn candles unattended
2. Do not let children play with candles
3. Use flashlights, not candles during power outages
4. Never use a candle if oxygen is used inside the home.
5. Keep candles away from combustibles.



# Safe Item Storage

Basements and storage aren't always a happy combination. Some basements that are prone to flooding, moisture-related mold and even an insect or two may not be the best place to keep your seasonal belongings and personal items.

### What shouldn't go below ground?

- Artwork, electronics, flammables, books and documents are prone to damage from humidity and poor ventilation. Take care to protect them.

### What and how should I store items?

- If your basement gets damp, invest in mold-proof storage containers to store anything that might attract moisture or insects. If your basement is unfinished, install shelving units so you can keep items you are storing off the floor.
- Keep extra or seasonal clothing in sealed containers off the basement floor, if possible.
- Foldable tables or chairs should be stacked against a wall so they are accessible and retrievable. Fabric or foam pieces, like cushions, should be cleaned and stored off the basement floor.

- Bulk household items, like toilet paper and paper towels, should be stored on shelving off the ground. If your basement floor gets damp, it won't damage these items.
- Non-perishable food, like cans and boxes, should be on shelving units off the basement floor.
- Most of us take yard accessories or gardening supplies to the basement for the winter if we don't have a shed or garage. However, heavier outdoor furniture can remain outside under all-weather covers.
- And finally – keep a small donation bin in the basement to collect items like toys, clothes and blankets that are ready to repurpose. When full, take it to a donation drop-off point and out of your basement!

# Hidden Kitchen Hazards

House fires continue to take a searing toll on homeowners, with more than 350,000 house fires per year causing as many as 2,510 civilian fire deaths, according to the National Fire Protection Association.

Many homeowners are already aware of the safety risks found in homes, from mold, burning candles, and leaking pipes. Severe risk for fire damage occurs when something comes into contact with a flame. There may be some surprising household items on the following list:



**Non-dairy creamers** – This “staple” is considered the more dangerous than just unhealthy. The artificial flavorings, like sodium aluminosilicate, when exposed to an open flame can cause ignition.

**Hand sanitizer** – Due to the alcohol, common sanitizers can cause 2nd and 3rd degree burns if they are around an open flame. Don't carry them in your purse if you smoke.



**Flour and powdered spices** – Flour allows flames to travel fast and far due to its large surface area. Keep away from your stove top while cooking.

**Oranges** – While you wouldn't think they are flammable, the juice contained within the fruit allows an open flame to ignite quickly. Keep away from candles, stove top flames and lighters.

Who would have known a home is prone to so many fire risks all that could be avoided? If something does happen, call an ambulance immediately, then the fire department to extinguish flames. Contact your insurance company to help with damage and fire damage restoration and to prevent the smoke and soot damage.



# A Safe Fireplace

Don't let your wood stove or fireplace memories be nightmares.



The crackling glow from the fireplace is great for creating memories. Many of us remember the cold evenings in front of a warm fire with friends, family, and loved ones. But remember, that the cozy wood stove or fireplace conceal an ash pan of potential problems if they are not managed properly.

Be sure to choose the right wood. Use hardwoods such as oak and be sure all wood is seasoned and dry. Soft woods such as pine, will burn extremely hot and fast. Also, if soft woods are not properly dried, the water content in their resins can produce high amounts of creosote buildup in your chimney which can cause a fire. Never burn cardboard or paper products.

Other safety suggestions include:

- Schedule a professional chimney inspection and cleaning annually.
- Keep the area clear around the stove, fireplace and chimney.
- Always use a fire screen to contain escaping hot embers.
- Never leave the fire unattended or go to sleep with a hot blazing fire.
- Be sure the chimney cap is secure and properly attached to the chimney.
- Keep a fully charged fire extinguisher nearby, and be sure you have working smoke detectors.

Before you crank up the fireplace this winter, understand the dangers that are present. Enjoy your fireplace, but remember to take the proper precautions to keep your family and your home safe.