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For the members and friends of  
CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY



# CIMply Safety

## Mutual Insurance: The Right Fit

The most expensive option is not always the right one for the job. For example, a Rolls Royce, perhaps the most expensive car in the world, would be pretty impractical as a farm vehicle. It's hard to imagine a Rolls Royce driving through a feed lot or pulling a wagon of hay bales. Simply put, while a Rolls Royce may be the height of luxury, it's not a very good fit for a farm yard.

Finding the right fit is also important for insurance coverage. There are many different types of insurance policies that have a lot of different features. What will work best for you? One thing is for sure... it isn't necessarily the most expensive policy. The best coverage for you is the one that fits your needs, your goals, your tolerance for risk and your resources.

As a mutual insurance company, we are committed to helping you find that right fit. You and the other policyholders are the owners. Our chief priority is serving our policyholders with the best service and highest value possible, not paying ever-increasing stockholder dividends.

Our agents welcome the chance to make sure your policy meets your needs. After all, insuring the right fit is our business.



## Spring TLC for the Home

This winter was one of the coldest and snowiest in years. Given the beating that buildings have taken, this might be a particularly important time to tidy up after the winter and prepare the house (both inside and out) for the spring and summer. When winter departs, making a checklist for spring chores can be important in protecting against structural damage and keeping your property safe.

### Outside Tips:

- Clean gutters to make sure that water flows freely away from the house.
- Repair any damaged house siding or trim and refinish exposed wood surfaces where needed.
- Professionally service outside air conditioner coils and remove debris from the unit. Straighten condenser coils to improve airflow.
- Inspect the foundation around the house and seal any cracks or deficiencies, and if necessary call a contractor.
- Check wooden decks, patios and fences for warping and discoloration and apply a sealant.

### Inside Tips

- Check the attic for proper ventilation, leaks and obstructions.
- Have your air conditioner professionally serviced. Be sure to change filters regularly and check the condensate drain hose for blockages.
- Check the base of the water heater for evidence of leaks or rust.
- Replace batteries in smoke alarms and carbon monoxide alarms.
- Be sure the sump pump is working and install a backup system for extra protection.

Your home has changing needs as it transitions from winter to spring to summer. Failing to address these changing needs can create both short and long-term consequences.



## Hire Local Contractors

Damage from spring storms often brings out opportunists who use the situation to their advantage rather than to help consumers. These "storm chasers" may offer to help consumers file their claim, offer fee-based services that insurance companies provide for free, offer to recover the insured's deductible, or offer other "benefits." Some may suggest that they can get the policyholder more than they are entitled to receive. For example, a "storm chaser" may suggest he can get the insured a new roof even when there is little or no actual storm damage.

"Storm chasers" may also be affiliated with a public adjuster. The public adjuster may offer to provide certain services for a fee (typically a percentage of your claim settlement), but may waive all or part of that fee if you use their preferred contractor. That contractor and the public adjuster may have common ownership.

When you need a roof replacement or other exterior repairs, whether due to storm damage or just normal wear and tear, hire a reputable, local contractor to do your work. Local contractors live in your community. They want you to be pleased with the work they do. If problems arise, they will be available to help deal with those problems.

## FINDING A LEAKING ROOF

Finding a roof leak may be disturbing, but quick action can protect your home from further damage and avoid mold. Without attention, leaks have a tendency to spread quickly. A fast response often helps in avoiding more expensive repairs down the road. It is important to know what to look for and then find the cause. Some sure tell-tale signs both inside and out are key things to look for:



### Exterior Signs

- Look for damaged or missing shingles. Also, any shingle curling, warping or tearing makes the roof susceptible to damage.
- Check for loose flashings and damage around chimneys and vents where water can seep in.
- Clogged gutters and downspouts can lead to backup water leaks.

### Interior Signs

- Ceiling stains or dampness in the walls or attic area may indicate moisture is entering your home.
- Mildew or mold may indicate a roof leak or attic ventilation problems and should be investigated immediately.
- Check for loose paint and moisture around light fixtures or electrical outlets.

## FIXING A LEAKING ROOF



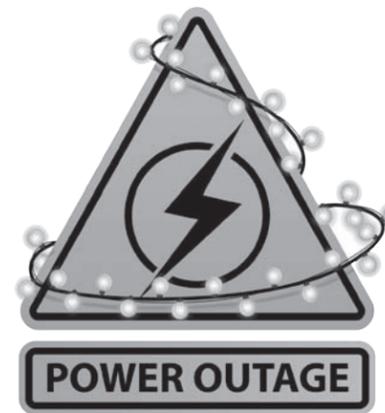
The best solution for replacing or repairing roof and shingle damage is to contact a local licensed professional. Be sure to ask for credentials that they are bonded and insured. They can provide a complete roof inspection which should include checking the shingles, sheathing, and roof flashings. They will also check around chimneys, vents and roof valleys to make sure they are sealed properly. If the leak is small, it may only require replacing a few shingles or sealing around flashings, while bigger leaks may require replacement of larger areas.

After roof repairs are complete, and things are back to normal, there's more work to be done. Regular maintenance on your roof is the best way to avoid future problems. Your roof is put to the test daily when exposed to blistering sunlight and harsh weather elements. Routine maintenance includes:

- Inspecting trees located too close to the roof, and trimming branches rubbing against the roof.
- Cleaning gutters, downspouts, and valleys from leaves, twigs, and other debris to allow for proper drainage.
- Locate and replace any curled, warped or split shingles.

Keep your house healthy and if you find a leak, fix it fast!

It is very important not to ignore any signs of a leaking roof. Small leaks can sometimes be an easy, inexpensive fix. Newer roofs may need repairs while older roofs may require replacement. Large leaks and damage from hail or windstorm may necessitate temporary repairs while you wait for contractors to arrive. Action may be required to protect further damage to the inside of your home and contents.



## Preparing for a Power Outage

Planning and preparation are a part of our daily lives. We plan vacations, meals, family events and even car and home maintenance. However, power outages that are a result of inclement weather can be unpredictable and difficult to plan for. Because power outages aren't all that common, we often forget about preparation until it's too late.

When an outage does occur, it can be a very stressful time. Store shelves empty quickly and widespread outages may limit availability and capability for gasoline to be pumped. Outages can last from just a few hours to several days or more. Fortunately, with a plan of action and a little preparation, a power outage and the stress that follows can have a minimum impact. Here are a few items you may want to include in your plan:

- Conserve your cell phone battery and keep a car charger for your mobile devices readily available.
- Keep at least a two-week supply of non-perishable food in your home. Plan to use coolers and ice for extended food refrigeration.
- Prepare an emergency kit that includes flashlights, batteries, cash and first aid supplies.
- Keep generators, grills and propane stoves outside the house. They can produce deadly carbon monoxide.
- If necessary, decide when to evacuate to maintain needs for power dependent medical devices. Keep at least a half tank of gas in your vehicles.

## When Thunder Roars Go Indoors

Many of us are awed by the power of lightning, but perhaps we also ought to be a bit more cautious. Annually, there are around 25 million cloud-to-ground lightning strikes. Documented lightning injuries average near 300 per year and about 30 people are killed each year and others suffer lifelong disabilities. A good number of these tragedies can be avoided.

Most lightning victims state that they were "caught" outdoors during storms and couldn't make it to a safe place. Others say they just waited too long before seeking shelter. Lightning storms require fast action and you should run to a safe shelter or hard-topped metal vehicle immediately.

If you are caught outside and can't get to a safe shelter take the following actions to reduce your risk:

- Do not shelter under isolated trees.
- Avoid objects that conduct electricity such as power lines, wired fencing and windmills.
- Avoid open areas and crouch down in a ball-like position with minimal contact to the ground. Never lie flat on the ground.
- Stay clear of ponds, lakes and swimming pools.
- Keep clear of elevated areas, hills mountain ridges and peaks.

Plan ahead when participating in outside activities and check the forecast. If thunderstorms are expected, limit your outdoor activity and be sure you have access to a safe enclosed shelter. Your best defense is to avoid lighting when outdoors.