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For the members and friends of
CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY



CIMply Safety

Our Mutual Legacy

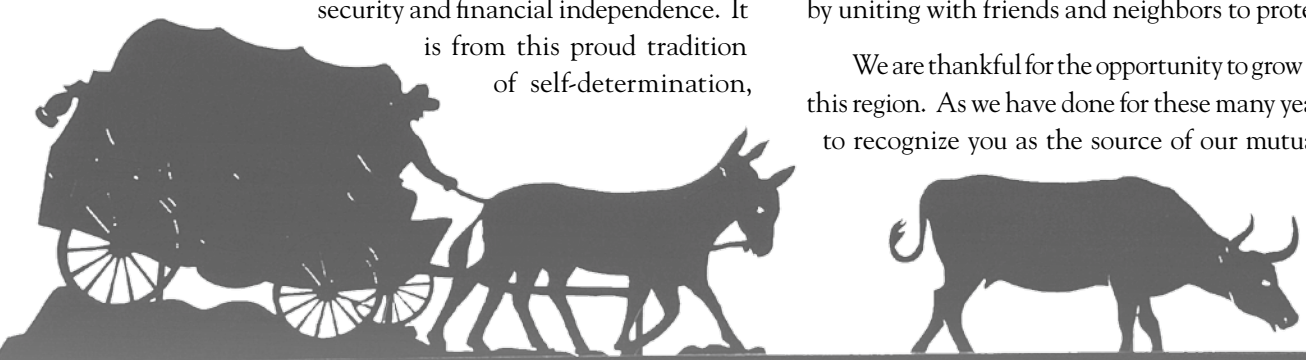
Early settlers to this area were a tough and independent breed. It took hard work and courage to tame this land that was still a wilderness not so very long ago. That independent spirit allowed pioneers to endure the hardships that came with exploring and attempting things that no one had accomplished before.

Yet, even in their independence, they understood the value of team work. By working together, they secured a safer, better world which allowed them even greater personal security and financial independence. It is from this proud tradition of self-determination,

balanced with teamwork that our mutual insurance company was born. Settlers learned quickly that banding together for mutual financial protection benefited all. The uncertainties of nature, prairie fire, or other unexpected property risks became manageable if neighbors united.

We're working hard to carry on this proud legacy. Like their forefathers, our policyholders tend to be a hard-working independent group. They also recognize the wisdom and benefit of mutually protecting their property and valuables by uniting with friends and neighbors to protect one another.

We are thankful for the opportunity to grow and mature with this region. As we have done for these many years, we continue to recognize you as the source of our mutual strength and independence.



Avoiding Underinsurance



It's more common than you might realize

For most people, your home is your greatest asset. Underinsurance means you won't have enough coverage should a fire, storm, or other perils damage your home. Sadly, many policyholders don't realize the actual value of their home or the costs to rebuild until it's too late. They aren't prepared to pay out-of-pocket for significant repairs or reconstruction costs.

Recent increases in raw materials such as lumber, copper, aluminum, and steel have escalated home replacement and repair costs. Also, keep in mind that replacement cost estimates are influenced by the supply and demand for labor in local areas. These higher overall inflation factors have increased property values and construction costs. Likewise, the contents of the home like clothing, appliances, furniture, and other personal belongings are often underestimated. Many people are shocked when they add up the value of their household belongings.

Don't forget when you upgrade or remodel your home, the value will increase. Whether you add an addition to your home, remodel the kitchen, bath, or basement, neglecting to inform your insurance company may mean you no longer have adequate insurance to meet your coverage needs.

Given the ratio of insurance rates to the potential costs in case of a loss, we strongly encourage policyholders to carefully consider risk they take in light of potential losses. As your insurance company (and friend and neighbor) we invite you to contact your Central Illinois Mutual agent to discuss the level of insurance that meets your needs. It could be one of the most important conversations you'll have this year.

Your Safety First

It's so disturbing when we come across statistics about the number of people who die in house fires each year. There is nothing worse than the helpless feeling that comes when a policyholder has a loss that might have been prevented with a little more safety awareness information. This is especially difficult when a loss involves a personal injury or the loss of a human life.

Our mission at Central Illinois Mutual Insurance is to not just restore your physical property after unexpected events, but if we can, help prevent those accidents and possibly even save a life. When we encourage preventative steps, we have accomplished more than anything a check or claim payment can possibly do.

Please take a few minutes to review the accompanying safety articles in our newsletter. We know you will find them useful. We have made them short and to the point in the hope that a few simple steps of prevention might save a lifetime of nightmares.

OUR PRIORITY

It has been a pleasure to serve our policyholders since 1892! Our focus is on the needs of our policyholders and you will always be our highest priority.

Heating Your Home Safely

Fall is a good time to start preparing for the cold winter months ahead. Heating equipment remains one of the leading causes of fire death. With recent increases in natural gas and petroleum-based heating products, homeowners are looking for ways to heat their home more



cheaply. Safe installation is essential to any alternative heating systems and with a few precautions, you can prevent many heating fires from happening.

It is critical that any heating system is

installed by an experienced professional only using Underwriters Laboratory certified products and equipment. Anything less than an installation to exact specifications creates a safety risk for the present and entire life of the system.

May we suggest a few tips for this fall's maintenance list to keep your family and loved ones warm and safe this coming winter:

- **Schedule your annual check-up for your furnace.** Be sure it is running safely and efficiently and all venting is inspected.
- **Have all chimneys inspected,** especially if they have not been used for some time. Even gas chimneys should be checked for possible leaks, gaps or corrosion.
- **Install any wood burning or solid fuel stove according to manufacturer specifications.** All fuel burning



equipment must be vented outside to avoid carbon monoxide poisoning.

- **Turn off any portable heaters when unattended** and be sure to keep any combustibles at least three-feet away.
- **Install and test regularly all smoke and CO alarms.** Smoke alarms really do save lives and should be installed on all levels of the home and each bedroom, including basements.

A Friend in Low Places ...the dreaded threat of basement water

Many policyholders have a friend hidden in the basement, silently guarding against a feared intruder. The sump pump stands watch against the dreaded threat of basement water. Water damage is a major problem for many homeowners and can cause thousands of dollars in property damage and great misery if that pump fails.



Your "friend" typically sits in the lowest level of your home and is designed to remove excess water after heavy rains and snow melts. The sump pump moves water from the pit to a location away

from the house. Regular inspections and maintenance will help ensure your pump is working properly. Make sure the pump basin is clear of dirt and debris. Also monitor the check valve to be sure it is pointing towards the pump. Always be sure the outside discharge pipe is not clogged.

We strongly encourage a backup battery for your sump pump. The pump only works when it is connected to an active power supply. Storms that dump large volumes of rain water can also cause power outages. No power, no working sump pump. A battery backup is a rechargeable battery that attaches to the pump and can maintain the power (and pumping) for hours after an outage.

Considering the potential cost of damage from a typical basement flood, this is a "friend in low places" you'll be glad to have.

Have a Home Fire Escape Plan

House fires can spread devastatingly fast. A small flame can turn into a deadly major fire in less than 30 seconds. Your ability to escape during a fire depends on advanced planning and early warnings from smoke alarms. Once the alarm sounds, you may have as little as one or two minutes to safely escape.

What would you do if your home is engulfed in flames? Talking about fires can be a frightening subject, especially to small children, but being prepared and having a plan will reduce anxiety should this unthinkable event occur in your household.

Know How to Get Out

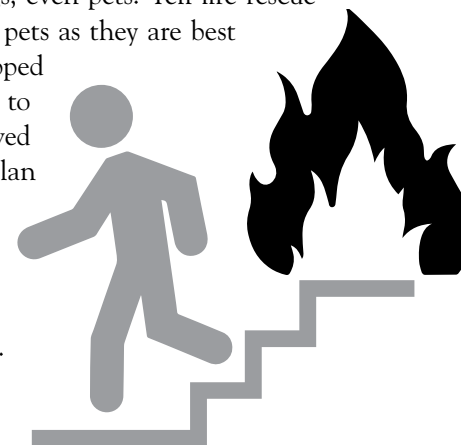
The goal is to get every family member out quickly and safely. Every second counts. Plan at least two escape routes for each room with your children and teach them how to unlock windows, open them and remove the screen, if necessary. Practice fire drills with your kids and give them a chance to see how they respond to a real emergency.

Stay Low

Fire produces deadly gases. That's why asphyxiation is the leading cause of fire deaths, exceeding burns by a 3-to-1 ratio. Smoke naturally rises. If you can see smoke in the house, crawling with your head one to two feet above the floor will provide the best air. Practice feeling your way out while the house is dark or with your eyes closed.

Once Out, Stay Out

Have a prearranged meeting place for all family members. It should be in the front of the house. Don't go back for any belongings, even pets. Tell fire rescue people about any pets as they are best trained and equipped to help. The key to protecting your loved ones is to have a plan in place in case of an emergency and be sure everyone in the family is involved.



SHOCKING DIY SAFETY TIPS

A DIY or "do it yourself" work ethic and ingenuity are admirable traits. Many people get great satisfaction from repair and remodeling, and indeed can save money. However, a poor wallpapering job, sloppy painting, or crooked floor tiles can wind up becoming a daily reminder of what you wish you had done differently. And, in some areas of renovation and repair it's especially important to know what you don't know.

Electricity is a case in point. Reversed electrical poles, poor electrical connections, overloaded circuits, improper materials, and wiring mistakes risk causing damage to sensitive circuits and appliances. It can also increase the risk for fire. Even more importantly, unqualified electrical repairs and installations can harm the do-it-yourselfer and subsequent users. A home's 110-volt outlet can cause severe injury or even death if not properly handled.

If you are not completely confident or qualified to perform electrical repairs and installations, and have any doubt about the work you are doing, we recommend that you have the work performed by a certified electrician. Electricians are aware of all local codes and regulations in the areas they serve. While an out-of-code DIY electrical job might work, it can present future problems with inspections if you ever decide to move or sell your property.

DIY home repairs require knowledge and skill. Perhaps most important is knowing your limitations and when you need to seek help in areas of risk, especially electricity. Don't let your personal pride or attempt to save a few dollars have a shocking effect on your family's future.