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## Our Mutual Purpose

For any business, understanding the purpose for which it exists is an essential part of its mission. For us, finding our purpose is easy. Central Illinois Mutual Insurance was founded with a simple and straight-forward resolve. Our founders were neighbors and friends who bonded together to mutually protect their properties from future unforeseen events. To our early members, value was based on trust

and working together meeting the challenges of sharing property loss. Today our company has evolved, but our basic premise remains the same: providing the highest level of protection products for our policyholders with the best service at competitive prices.

We function in a competitive market. The purpose of larger stock companies is to provide quality products too. However, they serve two “masters”, policyholders who provide premiums for property coverage, and stockholders to whom they are obligated to maximize stock prices and dividends.

We feel we have an unbeatable advantage: As policyholders, you are the owners of the mutual insurance company and we are beholden to you to provide the best products and services possible. That makes our Mutual purpose very clear!



For the members and friends of  
CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY



# CIMply Safety



## Monitor Your Home with MarCELL

MarCELL is an all-in-one monitoring solution that measures and reports temperature, humidity and power status in your home, vacation property, RV or anywhere you plug it in. Prevent major damage due to frozen pipes, water damage and mold from humidity extremes.

### How It Works:

MarCELL is easy to install so you can begin monitoring in a matter of minutes. MarCELL plugs into any standard wall outlet and uses its own built in cellular connection. MarCELL connects automatically to the provider of your choice (Verizon or AT&T) to transmit data.

In the event that temperature or humidity reach critical levels, or power is lost, MarCELL instantly sends out an alert notification by text, phone message and/or email. This advance notification can allow you to take immediate action to help prevent a small issue from becoming a costly disaster.

Easy and affordable subscription plans start as low as \$8.25 per month. No need for an existing phone line, Wi-Fi or internet. Monitoring systems that depend on the internet are less reliable and won't work when the internet connection is lost or down due to a power outage – when notification is most critical!

### How to Order:

For more information or to order, visit [www.meetmarcell.com](http://www.meetmarcell.com)

(For water protection, see the MarCELL Pro version and include water sensors with your order.)

### Discount Available for CIMICO Policyholders

Use promo code **LOSSCONTROL20** at checkout and receive an automatic \$20 discount when ordering the MarCELL. This special Central Illinois Mutual discount is in addition to any advertised discounts or special offers on the MarCELL website. (Discount does not apply to accessories)



- Consider installing a cellular monitoring system to alert you of a power loss, temperature extremes, humidity, and water leaks. Why cellular? It works even when the power is out or the internet is down – the times when you need to know!
- Already have a monitored security system? Ask your alarm company about adding water sensors or temperature probes to alert you before trouble happens.
- A whole house water leak detection system installs at your main water supply line to the house. It detects leaks and will automatically shut off the supply of water before a catastrophic event. Ask your local plumber. The cost could be less than your insurance deductible.

Spring 2022

2. Discourage Burglars

2. Outdoor Lighting

3. Insurance Endorsements

3. Safely Generate Power

## Make Your Home Unappealing...To Burglars

### *Tips to burglar-proof your home*

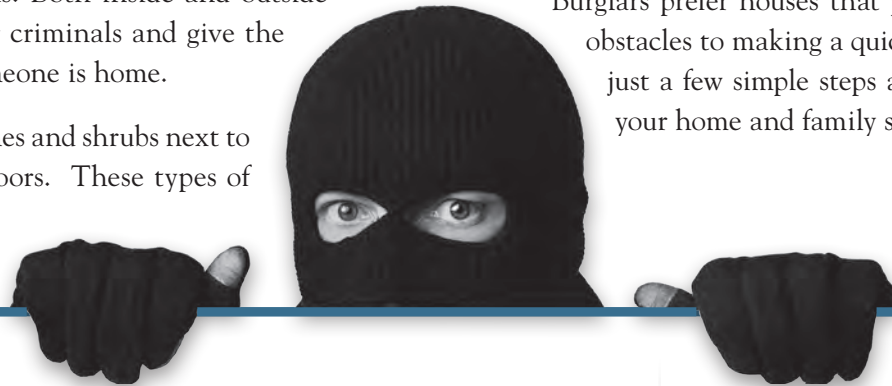
Burglars don't generally target the first location they find. Rather they look for locations with appealing features. While most policyholders take pride in maintaining the exterior appearance of their home, they may unknowingly send an invitation to criminal elements that no one wants to host. We encourage you to consider the following steps to limit your home's criminal appeal:

- Outside lighting and motion sensors illuminate vulnerable areas. Both inside and outside lights can deter criminals and give the appearance someone is home.
- Limit large bushes and shrubs next to windows and doors. These types of

plants provide hiding places for thieves to watch your home and activities.

- Security cameras and alarm systems are always great deterrents. Yard signs and warning labels help keep potential intruders away.
- Keep outside the house tidy and don't allow mail and newspapers to pile up.

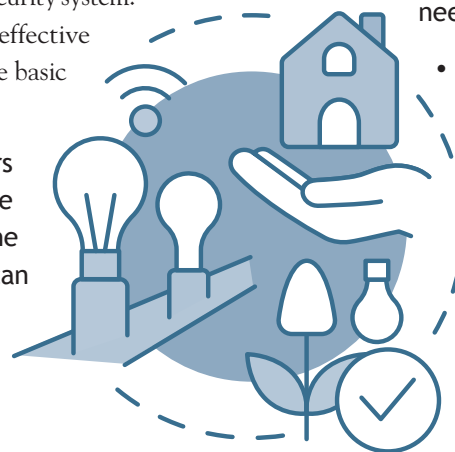
Burglars prefer houses that present the fewest obstacles to making a quick hit. Sometimes just a few simple steps are key to keeping your home and family safe and secure.



## Outdoor Lighting for Home Safety

Home exterior lighting is becoming more important than just turning on the front light when company is coming. In addition to adding beauty and overall attractiveness to your home, lighting is an essential part of an effective home security system. Lighting improves home safety and is effective when it comes to preventing crime. Some basic suggestions for exterior lighting Include:

- Illuminate locations intruders might use to enter the house or other buildings. Light the shadows in which burglars can hide.
- Use motions detectors to turn on lights for persons approaching. This will discourage intruders.



### SMART OUTDOOR LIGHTING

- Place security lighting where bulbs can't be easily removed.
- The use of timers assures lights are on when needed and efficiently uses lighting.
- Illuminate areas of potential hazard such as steps or rough surfaces.

Low voltage exterior lighting systems are relatively safe for homeowner installation. These systems can usually be installed in a few hours with less risk of serious electrical shock. Lighting systems that require a higher level of home current voltage may offer more options for various types of outdoor lighting, but also present potentially greater electrical hazards. Make sure installation is done by someone qualified to do this type of work so your security lighting is also safe lighting.

## What are Insurance Endorsements?

### Do I need them?

An insurance endorsement is any modification to your insurance policy. They may increase limits, add, delete, exclude or change policy coverage. In certain situations, individuals want more coverage than what is provided by the base policy. Endorsements allow a person to customize the policy according to their individual needs. It is also possible to fill some potential gaps of coverage with these forms.

Examples of commonly used endorsements are replacement cost, water/sewer backup coverage, earthquake, home business coverage or specified personal property such as valuable jewelry, fine arts and more. Endorsements like these either add coverage, broaden coverage and/or increase limits that are stated in the base policy.

Contact your Mutual agent to schedule a review of your policy, to be sure you have adequate cover in these changing times.

### How do I Get Them?

There are many more endorsement options available. It is recommended that you review a list of available endorsement options with your local Mutual agent. They will guide you through the policy and help determine any coverage gaps or endorsements that should be considered.



## Safer Generation

### *Safe practices are crucial when generating emergency power*

Severe weather, power company blackouts and downed utility lines have many policyholders thinking about purchasing a portable backup generator for the home. Life without electricity can make a generator feel like a "lifesaver". However, portable generators can be dangerous if not properly used, and can have the opposite effect.

Carbon monoxide poisoning and electric shock or electrocution are the two major hazards. Carbon monoxide emissions can kill in minutes. We urge you to follow all manufacturer's guideline and carefully



read the owner's manual. Portable home generators should only be used when necessary and only power essential equipment.

Please be safe while operating your generator and avoid a dangerous outcome for you and your family by following these safety guidelines:

- Never operate a portable generator in the house or close to the home or windows.
- Use only outdoor rated heavy duty extension cords that are properly grounded.
- Never refuel the generator while it is running or hot.
- Protect the generator from moisture and do not use in rainy or wet conditions.
- Follow all manufacturer guidelines.