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More Than A Number

Every policy with every insurance company has a number. Numbering policies is a simple and efficient management technique that helps us better handle our policies and coverage.

However, at Central Illinois Mutual Insurance Company, you are much more than a series of digits in cyberspace.

You are a real person with unique, individualized needs for in-

surance protection. Of course, we assign your policy a number, but it is more important to us that you have a name.

We believe we are well positioned to understand your needs and value you as a policyholder. After all, we possibly go to the same churches and likely send our children to the same schools. We share a commitment to the betterment of our communities.

We also never forget our role in providing service. As a policyholder with Central Illinois Mutual Insurance Company, you are one of the owners. Each year, you and other policyholders elect the board that directs the operation of this company. Insurance offices in distant locations acknowledge you as a customer by your policy number. As a valued member of our community, we'll know you as a friend.



For the members and friends of
CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY



CIMply Safety

LET'S TAKE A WALK

As Winter approaches, we encourage you to take a walk. While a brisk walk is good exercise, we're talking about a short walk around your house and property. It's time to prepare your home for the cold and take a few simple steps to reduce headaches and expenses next year.

As you walk, look up. Look for problems with guttering, roofing and soffits that need repair before winter. Be sure gutters and downspouts are clean and free of debris to avoid ice and snow buildups that can cause ice damming and inside water damage. Also look up for branches hanging over your roof that pose threats which can lead to costly damage. On windy days, limbs that scrape on your roof can damage shingles and lead to a leak. Stormy weather can cause large branches to fall on your roof which can result in major damage.

Look down for areas of concern around the foundation and base of the house. Disconnect all outside hoses and be sure faucets are off and drained. When pipes freeze, they will burst. Insulate any exposed pipes to prevent freezing. Check for breaches in window seals or gaps in siding that invite further damage from the winds, snow and cold of winter.

This short walk may not do much for your health, but it could head off costly damage to your house in coming months.



Winter Dos & Don'ts

- If a house is going to be unoccupied or unattended for a few days, do turn off the water supply at the main valve. Then drain the pipes by opening a faucet at the lowest level.
- Do maintain an indoor temperature of at least 55 degrees.
- Space heaters are for supplemental heating only. Do keep them away from combustible materials such as drapes, curtains, furniture, clothes, paper products, etc.
- Do read and follow all the directions and warnings that come with space heaters.
- Do keep children away from space heaters and make sure the heater has a working tip-over shut off switch.
- Don't use extension cords or grounding adapters with electric space heaters. They should only be plugged into a properly grounded wall outlet with sufficient capacity for the heater.
- Don't leave candles burning unattended. Don't burn candles on or near anything combustible. Do keep candles away from children and pets.
- Do use holiday decorations safely.
- Do enjoy family time during the holidays!

Fall 2022

2. Fighting Fire with Fire

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Fighting Fire with Fire (Extinguishers)

Approximately 80% of all fires can be extinguished using a portable fire extinguisher. Research shows that 60% of fires are not reported. In most cases, these less severe fires can easily be handled with a fire extinguisher. The National Fire Protection Association recommends having a fire extinguisher for each floor in your home. Install them near exits where quick evacuation is easier. In most cases the bigger the better, but be careful not to get a size that is too big or heavy to maneuver.

Fire extinguishers are almost always used in emergencies when



seconds can make a difference between a close call and serious loss. Fire extinguishers are quite simple to use, but even simple tasks can be confusing during an emergency. Instructions for operating the extinguisher are usually written on its side, but reading instructions during an emergency uses valuable time.

Remember PASS:

P – Pull pin at base of handle

A – Aim nozzle at the base of fire

S – Squeeze extinguisher handle

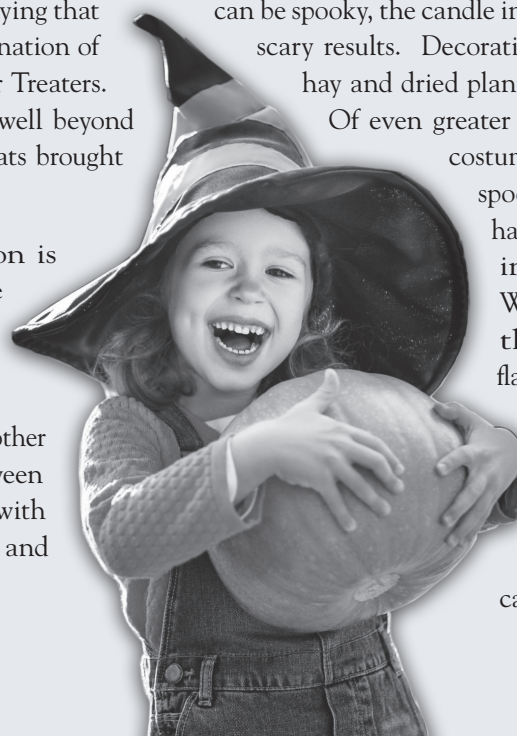
S – Sweep the nozzle back and forth

Family planning and forethought can save lives and property. Periodically review the use of a fire extinguisher with all family members and have an emergency plan for everyone to exit and meet outside the house. Remember, property can be replaced, but people can't.

Keeping Kids Safe This Halloween

Halloween is a great time for kids to have fun and a few scares. It goes without saying that Halloween requires careful examination of candies collected by your Trick or Treaters. However, Halloween safety goes well beyond only the close scrutiny of the treats brought home by the kids.

Additional Halloween caution is necessary to keep your little monsters safe. According to Safe Kids Worldwide, "On average, twice as many kids are killed while walking on Halloween than on any other day of the year." Review Halloween safety tips before the "big night" with your children to avoid accidents and keep them safe.



Although the toothy grin of the jack-o'-lantern can be spooky, the candle inside has caused some scary results. Decorations like corn stalks, hay and dried plants can be tinder-like.

Of even greater concern can be the costumes of the cute little spooks and goblins that haunt the neighborhood in search of candy. Warn children about the risks of open flames, including jack-o'-lanterns with candles in them, and remind them about the "Stop, Drop and Roll" in case of an emergency.

TRICK OR TREAT SAFETY LIST

- Select bright colored outfits and equip kids with battery operated candles or flashlights
- Be sure costumes are not too large or so long as to create a tripping hazard
- Avoid masks that block proper vision
- Purchase only flame-retardant costumes

You Need To Know CO

What you don't know really can hurt you... at least in the case of carbon monoxide (CO). Also known as the "silent killer", CO is a highly toxic, odorless, tasteless by-product of fuel combustion. None of our senses help us to know it's around. Yet CO can be deadly.

The most common symptoms are headache, grogginess, shortness of breath, nausea, dizziness and chest pain which may be diagnosed as flu if CO poisoning is not suspected. Daily life is surrounded by CO with potential sources such as incomplete combustion of a variety of solid, liquid, and gaseous fuels. Gas appliances and other fuel burning home devices such as wood burning stoves, fireplaces and heating systems can produce invisible carbon monoxide fumes.

Prevention is Essential

- Never run fuel burning devices such as grills, generators or engines indoors.
- Have heating system, water heaters and gas appliances serviced annually by a qualified professional.
- Check and clean vents and flues of fireplaces and heating systems and remove any blockage in ventilation lines.
- Never leave a vehicle running in a garage or an enclosed space.

We strongly urge installing at least one CO detector on every level in your home. Install protectors in hallways near or in sleeping areas to alert you while sleeping. CO poisoning is preventable. Educate family members of the dangers of CO poisoning and how to prevent it.



MUTUALS CELEBRATE 270 YEARS!

This is a special year for mutual insurance companies in America – our 270th birthday. In 1752 Benjamin Franklin helped create the first successful mutual insurance company in the Colonies. Named the Philadelphia Contributorship for Insurance of Houses from Loss by Fire, the original concept was a bit different from today's policies.

Initially, fire insurance companies hired their own brigades to fight fires for policyholders. Since houses usually lacked a number and even a street name, property owners demonstrated their insured status by posting a "fire mark" prominently on the front of the building. A fire mark is a sign bearing the insignia of the insurance company. In case of fire, several fire brigades rushed to the scene, though only the brigade whose mark was displayed fought the fire. Given the shared risk for losses, fire prevention was a shared value for subscribers. In fact, the Contributorship refused to insure buildings deemed to present a fire risk.

Although times have changed since the inception of the Philadelphia Contributorship, the concept of policyholders joining together to share the risk of property losses (not just fires) remains the same. Policyholders are the owners of our company, and our commitment is to you. At this 270th birthday of mutual insurance companies, we're glad to make our "mark" with the highest quality service and outstanding products for the benefit of our membership.