



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

Mutual Insurance: The Foundation is Trust

The legacy of Central Illinois Mutual Insurance is mutual trust. Our company founders were families and friends who banded together in a relationship of mutual reliance to protect each other against property risks. The insurance policy was a written expression of mutual commitment, but the real

strength was a belief and trust in neighbors and friends.

Over time, property risks have changed, but our business foundation remains unchanged. For generations, we have worked together to protect this community. Our business objective is not dividends for stockholders. Policy decisions are not made in Chicago, or New York, or London. Underwriting policy and claims decisions are made here locally by neighbors and friends – people you see at church, restaurants, and high school football games. In fact, as a policyholder, you are an owner of this company.

The world has transformed over the generations our families have been working together, but the foundation of trust and mutual commitment will always be our greatest asset.



For the members and friends of
Central Illinois Mutual Insurance Company



CIMply Safety

Ready or Not...Storm Season is Here

Everyone from the Boy Scouts to the Lion King remind us to “Be Prepared”. And yet, far too often we find ourselves ill-prepared for life’s calamities. There is perhaps no better example of this than when we are hit with a surprise, destructive weather event. Storms are hard to prepare for because we rarely know when they will happen. Still, Springtime is known for intense storms and preparation is key to staying safe and minimizing its impact.

Family Safety First. Develop a family plan for emergency weather conditions that includes everyone in the home. Practice the plan at least twice a year and counsel children about what to do and where to go when they are home alone. Know the safest areas in your house for protection in times of a storm. Your goal should be to get as low as possible (underground level is best) and put as many barriers between you and the outside as possible.

Stay Tuned. Listen for weather alerts and take warnings seriously. Tornado warnings mean that severe weather has been spotted and is on the way. Be sure to include a battery-operated NOAA weather radio and flashlight in your safe shelter area. Enable your cell phone to receive WEA’s (Weather Emergency Alerts) that are sent by authorized government agencies.

Protect Your Property. Check with your Central Illinois Mutual agent to be sure you have the insurance coverage you need. Inspect your exterior property for worn shingles, leaky windows, and gaps or damaged siding. Be sure gutters are clean and drain away from the house. Keep a fire extinguisher handy in the garage shed and each level in your home. A little preparation will pay big dividends for protection of life and property.



What if You Have Damage to Your Property?

Prompt claim processing is important and we work hard to maintain fast service as a tradition. You can help:

- Report all claims promptly. Most policies limit the time to file a claim and it’s important to notify your agent quickly. Also, the sooner the damage is repaired, the less likely it has a chance to get worse.
- Notify your agent with any changes in occupancy and/or ownership immediately.
- Document your damage and take pictures as soon as possible after your loss.
- Beware of scammers. If it sounds too good to be true, it probably is.
- Don’t be pressured into signing any agreements.
- Work with licensed, insured, reputable, local contractors.
- If necessary, take steps to prevent further damage such as tarping your roof, boarding up holes or cleaning a wet basement.

Spring 2023

2. Protect Your House from Water

2. Be Cautious With Your Waste

3. Protect Yourself On-line

3. Spring Electrical Safety

Protect Your House from Water This Spring

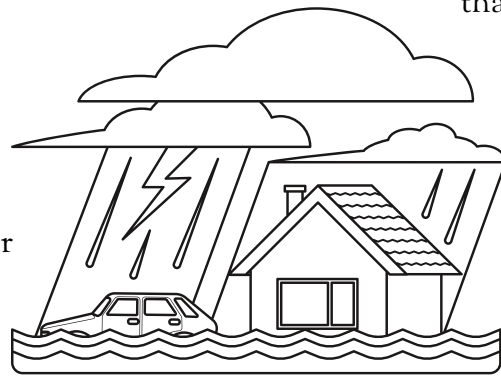
Three important measures you can take to prevent outside water from entering your home.

✓ Check your sump pump

If your home has a sump pump, check it regularly (especially during rainy seasons) to be sure it is operational and clean. Also, be sure to check that there are no obstructions in the outflow so it is discharging water properly. Consider installing a backup battery to ensure that your pump continues to work during power outages.

✓ Check your Gutters

One of the easiest and most effective ways to keep your home dry this spring is to clean gutters and downspouts. Be sure water spouts drain away from the house foundation. Clogged gutters and poor drainage directs water



down the side of the house foundation. The result? Wet basements and damage to basement walls.

✓ Check your Foundation

There are many reasons for wet basements. Poor drainage of surface water stands near the top of the list of culprits. Landscaping grades that direct water toward the house can intensify the problem. If the path of the water flows toward your foundation, you could be placing your basement wall at a water collection point. The slope of landscape grading should direct water away from the house and toward an adequate drainage area.

Be Careful What You Leave by the Curb

When it comes to what we discard, out-of-sight is often out-of-mind. However, property protection shouldn't end at the door. Locks, home security systems, furnace maintenance... these all help protect what you value. But, have you considered what you leave on the street outside your home?

Things we often overlook are the recycling boxes and waste containers we leave by the roadside. They may unwittingly broadcast information to burglars about new purchases and other valuables. An empty box for expensive electronics or other purchases can let

potential unsavory intruders know exactly what is stored inside your home.

Confidential documents and information placed in recycle bins can inadvertently put you at risk. Legal documents, account numbers, medical details and other sensitive documents left intact in open recycling bins may compromise your family's financial security. Also leaving an old computer or hard drive at the side of the road could be a treasure trove for the wrong distasteful character.

Safety tips for Recycling Include:

- Wait until morning to put out recycling to limit exposure.
- Turn empty boxes inside out to plain brown to conceal contents.
- Cross shred important documents and destroy hard drives before placing in recycle bins.



Protect Your Social Media Privacy

Avoid the temptation to give up "TMI" (too much information)



The use of social media has skyrocketed over the past decade and it has become a great way to stay in touch. It is no surprise that it has become a ripe environment for hackers and identity thieves. Keeping your personal information private is the easiest way to help avoid access to scammers. It is estimated that active media users are 30% more likely to be affected by identity fraud.

Here are a few tips for a safe online presence:

- Share Less is Best: Avoid posting your location or vacation photos when away. Thieves may be

planning their own trip – to your unoccupied house. Also, be cautious about sharing personal data such as birthdays, phone numbers or your home address. These fall into the "TMI" category.

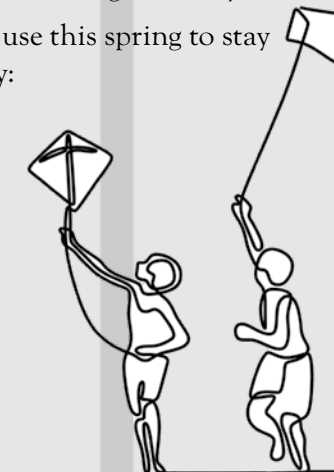
- Keep your social media accounts "private" (only accept friends or followers) and not "public" (everyone has access). It is estimated that up to 50% of social accounts are set to public.
- Avoid the online quizzes that may appear as a fun game, but may be designed by hackers to gain information and clues to your passwords.
- Beware of scams – malicious actors are constantly seeking new ways to trick victims. Scammers can hide behind deceptive profiles on social media and take over an account. They may join a virtual community to gain your trust.

Spring for Electrical Safety

May is known for spring showers, but did you also know that May is National Electrical Safety Month? The National Fire Protection Association supports this annual campaign to raise awareness of potential home electrical hazards and the need for electrical fire safety.

Warmer temperatures mean you will likely be enjoying outdoor activities. Contact with electricity is a leading cause of injuries and death in the home and workplace. Always remember that water and electricity do not mix and caution is needed when using electricity around water.

Here are a few tips to use this spring to stay safe around electricity:



- Never use power tools or electric appliances outside when the ground is wet or while standing in water.
- Be sure outdoor outlets are weatherproof and use a Ground Fault Circuit Interrupter (GFCI) to prevent electrical shock.
- Don't touch any electrical device while in a pool, hot tub, shower or bathtub.
- Be vigilant of power lines. When trimming trees, climbing a ladder or flying a kite, make sure that there aren't any overhead power lines nearby.

Whether you are inside or out, don't take risks with your safety. Contact a qualified electrician for electrical work when you are unsure. This Spring may be the perfect time for a home electrical inspection by a trained specialist to avoid any unwanted electrical fires or hazards.