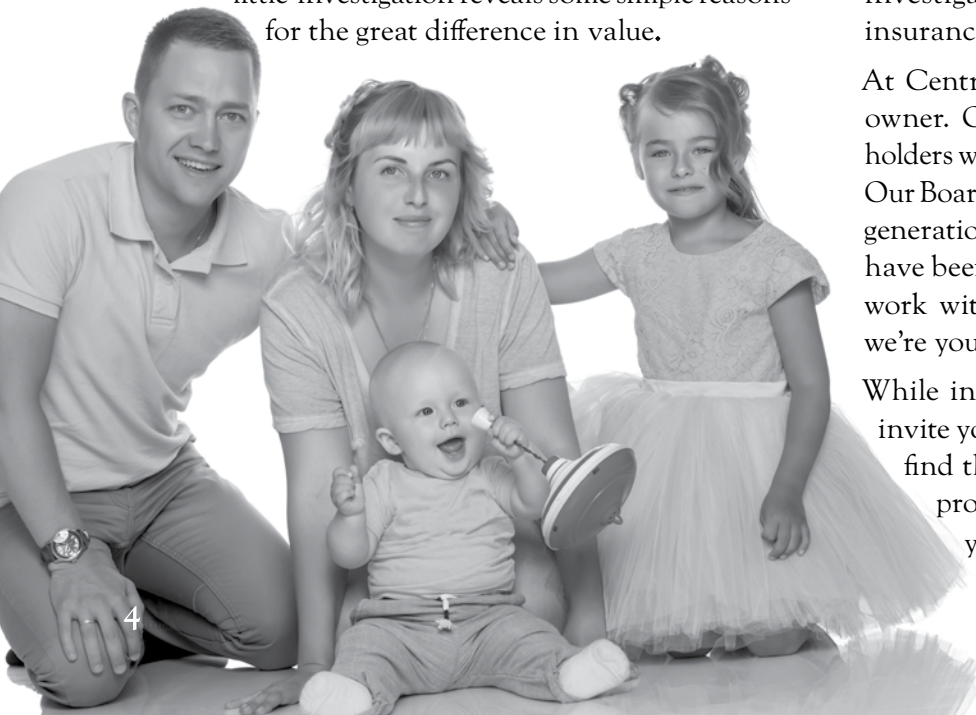




1545 N. State Rt. 130
PO Box 137
Villa Grove, IL 61956
www.CIMICO.net

Mutual Value Beyond a Glance

Important differences in value are not always evident at a glance. For example, a one-dollar bill and a \$100 bill look rather similar. After all, each is the same size with a featured portrait on the front of the bill. Yet, a little investigation reveals some simple reasons for the great difference in value.



At first glance, many insurance companies tend to have a similar look. Each has local agents, bills periodically for insurance premiums, and provides a written agreement or policy. However, a bit of investigation reveals tremendous differences in insurance value.

At Central Illinois Mutual Insurance, you are an owner. Our agents and staff work for you, not stock holders who demand rising stock prices and dividends. Our Board meets here, not in Hartford or London. For generations, underwriting and insurance decisions have been made locally by people who you live and work with. We aren't just an insurance company, we're your neighbors and friends.

While insurance companies may look similar, we invite you to look closely. We're confident you will find the differences that have helped make us a proud member of this community for many years.



For the members and friends of

CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY



CIMply Safety

Choosing Insurance in Uncertain Times

We are living in difficult times. Inflation is high, interest rates are rising, and the economy is uncertain. In these times, it is more important than ever to have proper insurance protection. If you don't have enough insurance, you could be left financially devastated in the event of a loss. This is especially true in today's economy, where the cost of repairs and replacements is rising.

Inflation also erodes the value of your insurance coverage over time. This means that the amount of money you receive from a claim may not be enough to replace your home and assets. By having the proper insurance in place, you can have peace of mind knowing that you are financially protected for unexpected events.

Here are some things to consider when determining your insurance coverage:

- The value of your home and property have likely increased significantly in recent years. Be sure your coverage is adequate to replace your assets in the event of a loss.
- Increasing deductibles may help lower your insurance premiums.
- Ask questions. Talk to your Central Illinois Mutual Insurance agent and review coverages annually to make any changes as your needs change.

By understanding the importance of your insurance coverage, you can make sure you have adequate coverages in these uncertain times and protect yourself from financial losses.

INSURANCE COVERAGE

According to paragraph 11 of the Standard Option Agreement, we have in the agent named below (please fill in)

Tree Removal After a Storm



Many of our policyholders suffered damage as a result of the June 29, 2023 derecho that swept through Central Illinois. Many trees were damaged. Some trees and large branches fell on homes and other structures causing major damage. Electrical service was also disrupted in many areas due to downed power lines and utility poles. Our own office was without power for about 12 hours. Thanks to all who helped restore power!

When you need to have trees removed from a house or other structure, we encourage you to obtain 2-3 quotes for the work whenever possible. While the law of supply and demand comes into play during an event like a derecho, we have seen some charges that seem excessive. A good crew with good equipment has value, but it seems like some services are trying to pay for their equipment and advertising all from one storm. Ask around for references and recommendations.

To avoid future problems, have dead or dying trees removed from your premises. Have trees trimmed so that branches do not hang over your house or other structures. Trees that are too close to buildings can also cause leaves, seeds, nuts, and other tree parts to clog gutters and downspouts. Trees are beautiful, but be proactive in keeping your property safe.

Fall 2023

2. Know Your Fall Hazards

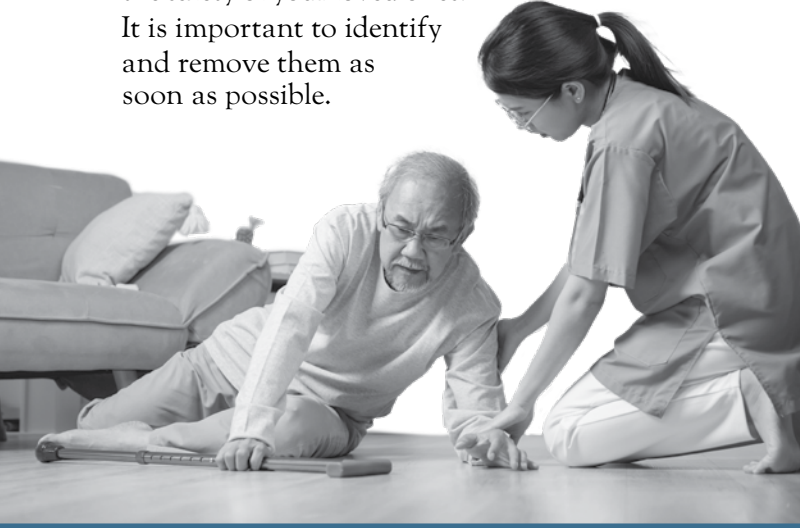
2. Protect Your Garage

3. Common Fire Causes

Keep Up With the Fall Hazards in Your Home

Falls in the home are among the leading causes of death for older adults, but they can happen to people of all ages. Even a minor fall can lead to serious injuries such as concussions, broken bones or internal bleeding. There are numerous fall hazards that are overlooked. These hazards can be a serious threat to your safety and the safety of your loved ones.

It is important to identify and remove them as soon as possible.



Common fall hazards in the home include:

- Stairs are a hazard for everyone, but especially older adults. Keep them free of any clutter, shoes, or toys, and have sturdy handrails.
- Loose rugs and carpets are a major fall hazard. Securely fasten any loose carpets and rugs with double-sided tape or rug grippers.
- Pets can be a tripping hazard. They often like to follow owners and stay close underfoot. Be sure your pet is properly trained.
- Uneven surfaces, such as steps, thresholds, and raised doorways, can also cause you to trip. Keep these areas well-lit and free of clutter.

A serious fall in your home can change your life in the blink of an eye and have a devastating impact on your future. Taking a few simple safety measures may prevent falls and keep you and your family safe.

Protect Your Garage from Thieves

Fall is a beautiful time of the year, but it is also a time for thieves to be on the lookout for easy targets. Your garage is one of those targets! According to a study by the National Insurance Crime Bureau, the average value of property stolen from a garage is over \$2,500. The value of the items stored in your garage is often underestimated. These expensive items such as tools, bikes and lawn mowers can be a gold mine for thieves.

- Always keep the garage locked, especially when you are not home.
- Install a motion sensor light above your garage door. Burglars are less likely to break into a well-lit premises because it makes it more difficult for them to break in undetected.
- Do not leave unlocked vehicles in the driveway that contain a garage remote.

- A monitored security system with motion sensors is one of the best ways to deter burglars.

Don't let thieves target your property and garage this Fall. These few simple steps can help keep you and your property safe.



Fire Safety Starts at Home

Cooking accounts for about 40% of all house fires. Most cooking fires start when food is left unattended on the stove or oven. To prevent cooking fires, it is important to stay in the kitchen while cooking and always turn off the stove when you are finished.

Candles are a serious fire hazard if they are not used properly. They can easily ignite when placed too close to flammable material and start a fire. Never leave a burning candle unattended and keep them on a stable surface away from any flammable materials.

Smoking is the third leading cause of house fires and accounts for 13% of all fires. Many smoking fires are caused by careless disposal of cigarettes or cigars. To prevent loss, never smoke in bed or when you are drowsy. Never discard cigarettes on the ground. Dispose of them properly and be sure they are completely out before leaving them unattended.

Space heaters can be a fire hazard if they are not used properly. Overheating can easily ignite nearby flammable material. Space heaters should be placed on a level surface away from any combustibles. Never use a space heater in a bedroom or unattended room and turn off when not in use.

Electrical fires are the second leading cause of house fires, accounting for about 25% of all fires. Many electrical fires can be caused by faulty electrical wiring, overloaded outlets, or loose connections. Electrical fires can be prevented. Have your electrical system regularly inspected by a qualified electrician especially if you have circuits overloaded or suspect faulty wiring.

Remember, it is essential to have an escape plan in place for all family members. Following these recommendations and taking precautions can help ensure the safety of your family and prevent a home fire.

FIVE COMMON CAUSES OF FIRES

1. Cooking
2. Candles
3. Smoking
4. Space Heaters
5. Electrical Fires

House fires are a leading cause of death and injury in the United States. The National Fire Protection Association (NFPA) estimates in 2020 there was over 3500 deaths, 15,500 injuries and \$14.6 billion in property damage due to home fires.

The good news is many common household fires are preventable. Taking a few basic precautions can help to prevent house fires and keep your family safe.

