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For the members and friends of

CENTRAL ILLINOIS MUTUAL INSURANCE COMPANY



CIMply Safety

We Are Making A Difference

Almost everyone wants to work at a job where they make a difference. For many of us, the job we do every day is more than just a way to make money; it's our chance to improve our world. As a mutual insurance company owned by policyholders, we are working together to make this area a better place to live.

We strive to provide the highest-quality insurance products adapted to the unique needs of policyholders in our community. When we receive a claim, it comes from neighbors and friends. Our word and reputation reflect our actions' integrity. A lot has changed in the insurance world, but not our obligation to support and protect our policyholders. We believe it's an important job and pledge ourselves to the tradition of making a difference.

The roots of this company grew from the cooperation and mutual support of earlier generations who banded together to help provide property protection for one another. That is our legacy, and our promise for the future.



Our World of Insurance

At Central Illinois Mutual, we are centered on the communities we serve. We exist to serve our policyholders and protect you from catastrophic financial loss by insuring your homes, personal property, and farms. Our rates are based on expenses, claims paid, and other factors. Yet, we do not live in isolation from the costs created by events elsewhere in the United States or around the world.

While our financial strength is rock solid, our mutual purchases reinsurance. Reinsurance provides "insurance for insurance companies" for circumstances when local claims exceed a certain limit. If a local catastrophic event creates covered damages for a large percentage of policyholders, there is no concern that claims will exceed our capacity to pay them. The reinsurer will step in to help pay claims.

But that financial security comes at a hefty price. Reinsurance companies around the world have experienced large losses in the last five years and reinsurance costs have increased dramatically. This has affected primary insurers as well as reinsurers.

We also cannot control the cost of building materials or labor. Unfortunately, as you well know, the cost of building materials and other consumer goods has skyrocketed in recent years.

The increase in the reinsurance premium we pay, the increased frequency and severity of storms, high inflation, and higher costs to repair and replace damage has continued to impact insurance premiums here in Illinois. We feel this as well through the insurance we buy for the company and for our own personal insurance.

One way to reduce your insurance premiums is to increase your policy deductible. We strongly encourage you to contact your agent to review your coverage and deductible options for potential savings. Also, we will soon be providing you an option on your renewal statement to change your deductible. You can simply circle the option you choose, sign as indicated, and return with the corresponding payment. We will update your policy as requested. (For mortgage-billed policies, contact your agent.)

Up In Smoke: Chimney Safety

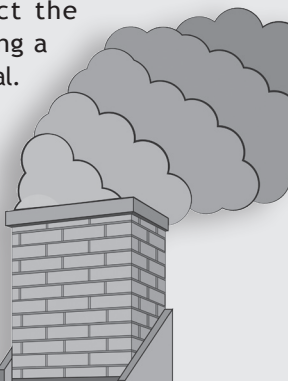
A neglected chimney is a serious safety hazard. The US Consumer Safety Commission (CPSC) data show an average of 25,000 fires occur each year related to the fireplace, chimney or connector, causing at least 80 deaths and over \$125 million in property damage.

The CPSC reports that most fires involve the chimney rather than the fireplace or stove. Most often, the culprit is either incorrect chimney installation or improper use and maintenance of the fireplace/stove.

Your chimney is designed to expel combustible byproducts quickly. These byproducts form creosote, a flammable black tar substance that builds up in all wood burning chimneys. As creosote builds up, fire risk increases.

A few suggestions to reduce risk:

- Ensure the system has been properly installed.
- Operate the appliance within the temperature limitations from the manufacturer. Lower temperatures increase creosote buildup, while higher temperatures may damage the system.
- Clean and inspect the system yearly using a qualified professional.
- Burn seasoned hard wood. Unseasoned or soft woods burn at lower temperatures and have higher level of tar.



Fall 2024

2. Know How to Shut Off Your Water
2. Clean Your Gutters
3. When Your House is Home Alone
3. Insuring Your Renewables

Know How to Shut Off Water to Your Home

Something every family member needs to know.

As a homeowner, understanding the layout of your property and the systems that keep it running is crucial. One of the most critical components of your plumbing system is the water shut-off valve. Knowing where this valve is located in your home will save you time, money, and stress in a plumbing emergency. It is important that all family members know the location of the shut-off valve and how to use it.

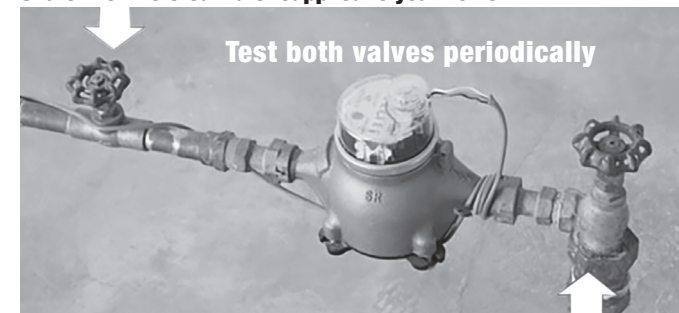
What is a Water Shut-Off Valve?

The main water shut-off valve controls the flow of water into your home. It can stop the water supply in case of a leak, burst pipe, or other plumbing emergencies. You can prevent extensive water damage and costly repairs by shutting off the water supply. Your home will also have individual fixture shut-off valves for sinks or toilets that turn off the water supply to a single fixture without affecting the rest of the house.

How to Operate the Shut-Off Valve.

Locate the water meter in your home. Most water meters are located in the lower level or utility room. Most shut-off valves have a round handle or a lever. To turn off the water supply, turn the handle clockwise or move the lever to the off position. Familiarize everyone in the family of the location of the shut-off valve. Practice using it will bring peace of mind knowing everyone in the home is prepared to handle a water emergency.

Shutoff for metered water supplied to your home



Main shut off for water supply coming from outside your home

Clean Your Gutters Before Winter Hits

Cleaning gutters in the fall is a task that shouldn't be overlooked. Tree leaves quickly accumulate in gutters and clog them. In the winter months, ice dams can form in blocked gutters. Ice dams cause roof and structure damage that is costly to fix. By cleaning your gutters in the fall, you ensure that

they are functioning properly and can handle the heavy rain and snow that often accompany winter months.

Gutters are designed to divert water flow away from your house and foundation. Overflow of gutters can lead to costly damage to your roof, siding or even the foundation of your home. An effective gutter system will keep water from pooling around the house and help prevent foundation damage and flooding in your basement.

Maintaining clean gutters can save homeowners money in the long run. Preventative maintenance reduces the likelihood of costly repairs due to water damage or pest infestations. It's a simple task that homeowners or professionals can do, and it significantly contributes to the longevity and health of your home. Cleaning your gutters in the fall is a wise investment in your property.

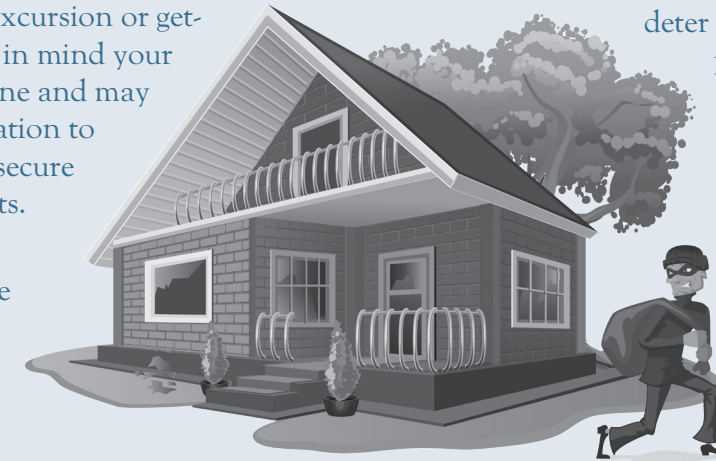


When Your House is Home Alone

Planning a holiday excursion or get-away this fall? Keep in mind your house will be left alone and may require some preparation to ensure it is safe and secure from potential threats.

First and foremost, consider enlisting the help of a neighbor or friend to watch your home. This person can collect your mail, water plants, and even park their car in your driveway to create the illusion that someone is home.

Next, take a close look at your home's security system. If you have an alarm system, ensure it is activated before you leave. Additionally, consider installing smart home devices that you can remotely monitor, such as cameras and smart lights. These devices can



deter potential intruders and provide peace of mind while you're away.

Another crucial step is to secure all entry points. Double-check that all windows and doors are locked. Consider reinforcing them with additional security measures like deadbolts or window locks. Avoid leaving spare keys in obvious places, like under the doormat or in a flowerpot.

Facebook announcements or other online "broadcasts" of your absence can invite criminal visits. There is no way to completely eliminate dangers for your house and property while you are gone. However, with planning, risks can be reduced when your house is home alone.

"Off the Grid": Insuring Renewables

More homeowners are installing renewable, energy-generating devices in and on their homes. From solar panels to wind turbines, consumer-owned electrical generating devices are rising. This trend has become popular in our local urban and rural areas. The rapidly declining cost of the technology, federal policy changes, and energy price inflation have brought about a surge in the development and use of renewable energy sources, and along with it, the need for specialized insurance coverage to protect these projects.

Making the switch to renewable energy has many benefits. It's a great way to save on your energy bills. There are often tax credits available and recent data shows

solar panels can increase your home's value up to 4%. While all these benefits are great, it's important to remember you may need changes to your homeowner's policy.

We encourage you to contact your agent before purchase and installation. Your agent can help clarify potential insurance benefits, opportunities, and possible coverage challenges that these technologies may present. The agent will need to know the scope of the work and if there are plans to sell the excess electricity back to the power company.

Ensure you have the best and most complete insurance information before you begin.

