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## Count On Us For Trust

Advertisements and images of a comforting jingle or friendly mascot might paint a reassuring picture, but the reality of large insurance companies spending vast amounts on advertising is far more nuanced. Ads appear everywhere; on television, billboards and social media. They can be seen in football end zones, painted on aircraft hovering overhead, on the names of sport stadiums, and in titles of golf tournaments. All in all, billions of dollars are spent in trying to convey a simple message of trust. While trust is undoubtedly a key factor in choosing insurance, especially in your moment of need or when you have experienced a loss, their effort to purchase

your confidence is most successful when executives meet budgets and stockholders get their annual dividends.

Our approach at Central Illinois Mutual Insurance is a bit different. Although we do not own a company aircraft or offer rides on a blimp, we really do try hard to support a variety of local community and school activities. Notwithstanding, we strongly believe that trust is something that is earned. We have spent generations working hard to earn and maintain your trust through our investment in the growth and welfare of communities we serve. We pledge to be there as your neighbor and your insurance company if and when your moment of need arises, just as we have for your parents, grandparents and great grandparents. As for stockholder demands, policyholders own Central Illinois Mutual, so profits and “dividends” take the form of lower premiums.



For the members and friends of  
Central Illinois Mutual Insurance Company



# CIMply Safety

## Why is My Home Insurance Going Up?

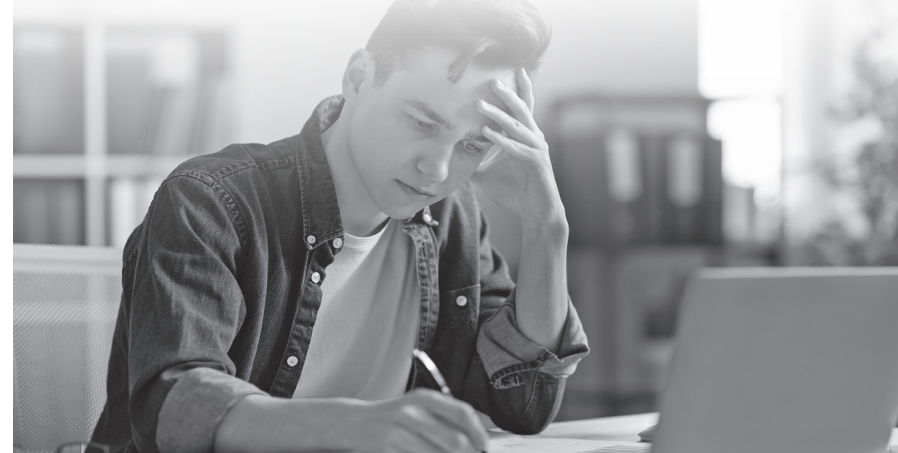
Wherever we turn, it's impossible to escape the headlines and conversations about how expensive everything is getting. Insurance rates are no exception. We understand that rising home insurance premiums can be a burden. At Central Illinois Mutual Insurance we want to assure you that we're committed to maintaining competitive rates while delivering exceptional service and value. Unfortunately, many external factors have impacted the cost of home insurance. In order to maintain our financial stability and ensure we will always be there for you, rate adjustments and policy modifications have been necessary.

Insurance premiums are primarily influenced by the cost to replace your home and your overall risk. Higher costs obviously lead to higher premiums. Central Illinois Mutual Insurance is not immune to these higher costs that are based on the factors that are beyond our control:

- The cost of building materials and labor has been rapidly rising in recent years, making it more expensive to rebuild or repair damaged property. Lumber, steel, copper wiring, shingles and other supplies have not escaped the inflation wave.
- Reinsurance rates have risen significantly due to frequency and severity of losses due to natural disasters.
- Weather patterns throughout the country and Midwest are changing and extreme events like tornados, derechos, hurricanes and wildfires have become much more prevalent.

### Ways to Save

- Increasing deductibles may help lower your insurance premiums.
- Preventive maintenance to plumbing, electrical and other systems to avoid problems down the road.
- Ask questions: Talk to your Central Illinois Mutual Insurance agent to review coverages annually for any changes you need.



## CIMICO Welcomes Shannon Jones



In January 2024 Shannon Jones was named Mutual Manager and Secretary/Treasurer of Central Illinois Mutual Insurance Company. Previously, Shannon joined CIMICO in August 2021, as an Underwriter and was promoted to Operations Manager in June of 2023.

Shannon grew up on a grain and horse farm outside of Villa Grove. She and her husband, Dennie, reside in Villa Grove with their two children. In the summer, Shannon and her family travel to multiple states showing their Belgian Draft horses in halter and hitch classes. Shannon enjoys spending her spare time with her family and being outdoors. She is excited to take on her new role at Central Illinois Mutual and looks forward to continuing to work with our staff, agents, and insureds.

We are pleased to have Shannon on board with us in her new position. We are sure she will continue to be a valuable asset and follow our long tradition of excellence in management that has become a benchmark for Central Illinois Mutual Insurance.

## Spring 2024

2. Take an Inventory of Your Property
2. Avoid Digital Scams
3. Care for Your Gentle Giants
3. Be Safe With Lithium Ion Batteries

# Property Inventory Lists Your Insurance Policy's Best Friend



Life is full of lists. We make them every day... grocery lists, prayer lists, things to do list. One key list to keep track of: Your personal property inventory. Imagine

all your possessions created in a non-stressful condition. It is there when you need it. Secondly, a home inventory can help assure you have adequate coverage. Most people add valuables and personal property over time and don't realize the increased value of household goods and personal property as they accumulate. Pictures are worth a thousand words. For best documentation, consider adding digital photos of each room to your inventory list. Remember to list all high-value items on your inventory. It's also important to review your insurance coverage with your agent to ensure these items have adequate protection, as some policies may have limitations for certain types of valuables.

For optimal security, keep your inventory list and documents in a safe location away from potential theft or damage. Ensure peace of mind by storing a copy off-site with a trusted friend or relative. For ultimate accessibility and disaster protection, consider backing up your inventory list with a secure cloud storage service.

having a significant property loss due to burglary or fire damage, only to realize you can't remember half of what you owned. Policyholders want to move fast and quickly to put the pieces back together. This is where a property inventory list comes to the rescue, acting as your insurance policy's best friend. An inventory list can help in at least two ways. First, an inventory is a complete and accurate description of

# Staying Safe IN THE AGE OF DIGITAL SCAMS

The convenience of the digital age comes with a hidden cost: an increased vulnerability to fraud. Text messages, once a simple communication tool, have become a prime target for scammers, employing tactics that exploit our trust and sense of urgency. Scammers are getting creative and have more access than ever before. Phone calls, emails, text messages – we've seen them all.

One common tactic involves impersonating delivery companies. You receive a text claiming your package is undeliverable due to an incorrect address, urging you to click on a link to "update" your information. Clicking

the link takes you to a phishing website designed to steal your address, credit card details, or even login credentials. Similarly, scammers may pose as government agencies like the IRS, claiming suspicious activity with your Social Security number and requesting you to verify your information through a similar link.

These messages are often crafted to manipulate our emotions. However, staying vigilant can help you avoid falling victim. Remember, legitimate companies will not request sensitive information via text messages. Always double-check

the sender's information, avoid clicking on suspicious links, and contact the company directly through their official channels to verify any claims.

These fraud scams are becoming more prevalent and sophisticated. Stay informed and don't be caught unprepared. While navigating the digital landscape always practice caution and be on the lookout. A moment of hesitation is far better than the severe financial repercussions that may result. The next time you receive a suspicious text message, think twice before clicking – your digital safety depends on it.

We tried to deliver your package but you were not in. To avoid having your parcel returned to sender, it is crucial...

This is the IRS. Someone has attempted to use your Social Security Number to make online purchases. To verify your number, contact...

A temporary hold has been placed on your credit card. To reactivate access to your card, verify...

# Caring For Your Gentle Giants

Trees are typically the biggest, heaviest living residents of our property. While these friendly giants provide shade and beauty, they are a safety concern if not properly tended. Growth close to buildings or electrical wires produce a serious hazard, particularly during storms. Neglected trees are an insurance claim waiting to happen (or worse, an injury or death).

Remember, tree growth is slow, but very predictable. Forethought regarding size and location (away from sewer lines, sidewalks and power lines- both overhead and underground) can avoid expensive predicaments in years to come. Planting trees too close to your house or other structures can create future problems with branches rubbing or falling on your roof or siding.

Regular pruning of dead, diseased, or overcrowded branches will help improve tree health and reduce the risk of falling limbs that could damage your property or injure someone. Know your personal pruning limits and contact professionals if needed. Keep tree branches away from power lines. Contact a professional for pruning near power lines.

Inspect trees regularly for damage. Look for signs of disease, insect infestation, dead or dying branches, cracks in the trunk, and excessive leaning. Hollow/decayed areas, heaving soil, peeling bark, and gapping wounds are other potential danger signs. Remember, trees may seem ageless, but they are living, changing organisms. Survival of 100 storms does not guarantee surviving the 101st.

Planning and care can help your yard's giants remain a friend.



# Lithium-Ion Batteries

## What you Need to Know

Lithium batteries are everywhere. These batteries have become the energy source for a wide range of everyday electronics including laptops, smart phones, power tools, and now the cars we drive. They have become the workhorse and lifeblood behind much of our modern technology. While lithium batteries are generally safe and reliable, it is important to know how to handle them correctly and minimize any potential risks. These batteries store lots of energy in small places. If they are damaged, misused, or improperly charged, they can overheat, catch fire or explode.

### Safety Guidelines to Help Minimize the Risks:

- Avoid storing or using Lithium-Ion batteries in extreme temperatures.
- Use only chargers that are specifically designed for your device.
- Look for warning signs such as bulging, leaking, color change or excessive heat.
- Recycle batteries and do not throw in the trash.
- Avoid charging on flammable surfaces such as carpets, sofas or beds.

Following these safety guidelines, will help ensure the safe and reliable use of lithium-ion batteries in your everyday life. Keep in mind that a little caution and safety awareness can go a long way in reducing potential hazards. \*For more information see the link below to U.S. Fire Administration.



\*U.S. Fire Administration:  
<https://www.usfa.fema.gov/a-z/lithium-ion-batteries.html>