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The Right Size Mutual For You

Insurance companies come in a variety of sizes and vary considerably in their goals and focus. Some insurance companies focus on size and rising numbers of policyholders, while others focus on meeting shareholder demands for ever increasing dividends and stock values.

The size of our company and the way we practice business reflects our beliefs about what is important to

policyholders. We're small enough to understand and care about the local communities where our customers live and work. Yet, we are large enough to provide the most secure, highest quality insurance products demanded by those we serve.

After all, bigger is not always better. Rising stock values do not necessarily reflect the needs and personal values of those who need a trustworthy insurance partner. Being a mutual insurance company, our policyholders are our owners. This gives shared ownership of the company to the communities we serve. As such, our practices have been relentlessly linked for generations to the changing needs of our local policyholders.

Finding the insurance provider that is the right size for you is important for confidence and peace of mind. Central Illinois Mutual Insurance Company will continue to work hard each day to be the perfect fit for your insurance needs.



For the members and friends of
Central Illinois Mutual Insurance Company



CIMply Safety

PREPARE YOUR UMBRELLA BEFORE IT RAINS

Insurance is all about preparing for the unexpected. After all, if we knew what the future would hold, why bother buying insurance until just before something happens? There is a proverb which advises us: "Prepare an umbrella before it rains." That is excellent advice. Unexpected events can be challenging and preparation requires time and energy. A little time spent preparing before the "rain" can make a big difference, particularly when it comes to insurance.

Just like an umbrella shields you from an unexpected downpour, preparing for an unexpected homeowner insurance loss is essential. The following steps will help prepare and ensure a smoother less stressful outcome:

- **Create a Home Inventory:** Maintain a detailed list of items, their values, and when purchased. Document with photos or videos. Keep a copy off-site and remember to update annually or when major purchases are made.
- **Perform Regular Maintenance:** Just as you'd check your umbrella for holes, inspect and maintain your home regularly to prevent issues such as leaks or structural damage.
- **Emergency Plan:** Have an action plan, similar to a rainy-day strategy. Have contact information readily available for your insurance agent, local authorities and emergency services.

As a member of Central Illinois Mutual Insurance Company, you've already taken the first steps by purchasing our insurance policy. Now, if you have not already done so, do the important work of making sure that the coverages you have are the ones you need. That's where your agent can help. Communicate with your agent about the things you have that you want to protect, and together you can tailor your policy to make sure you have, to the extent possible, all the coverages you need. The time to do this is now, before you have a loss.

We urge you to take the time necessary to "prepare your umbrella before it rains." When the "rain" comes, you will be glad you did.

Our Mission

For more than 130 years, our mission at Central Illinois Mutual Insurance Company has been to protect our policyholders from catastrophic financial loss by providing:

- Quality insurance products through local professional independent agents.
- Superior claims service.
- Excellent hometown customer service.

Website: www.CIMICO.net

Tips For Reporting Claims

Our goal is to process claims promptly and uphold our tradition of prompt, courteous service. You can assist us in achieving this by following these steps:

- **Please contact your agent as soon as possible. Your agent will not make a determination of coverage, but will immediately send your claim to our office. Be sure to provide a phone number where we can contact you.**
- **Make any reasonable and necessary repairs to protect your property from further damage.**
- **If possible, take numerous photos of damaged property.**
- **In the case of theft, vandalism or malicious mischief, notify the police ASAP.**

Paws for Safety: Teaching Kids How to Avoid Dog Bites

Kids and Dogs just seem to belong together. Both are usually lovable, ready to play and have an energy level that seems unlimited. Despite this, any dog (even the most lovable) can bite if provoked. Estimates for dog bites range as high as 4.5 million annually, with around 800,000 requiring medical attention. Roughly 60% of the victims are children. Additionally, children are more likely to suffer severe injuries from dog bites compared to adults.

Make sure your children know how to be a friend to “man’s best friend”. Young children don’t understand that eye poking, ear pulling, and tail grabbing are not well received. Make sure that young children are supervised around dogs, particularly unfamiliar ones.

Even older children (and adults) make the mistake of assuming that all dogs are friendly as their pet at home. An unfamiliar dog may experience a child’s friendly approach as a threat,

especially when the dog has food, puppies, or is in an unfamiliar situation.

Children do not instinctively know how to behave around dogs or other animals, but learn quickly if properly taught. Talk with them about animal care, treating animals with respect, avoiding unfamiliar animals, and what to do if a dog attacks.

If you aren’t sure what to do, you’re not alone... many people don’t. To get the facts about how to deal with dogs, contact your local veterinarian. They can provide you with answers and/or written information.



Regular Roof Care Reduces Repair

The roof of a building usually receives the greatest exposure to the environment and the weather. While roof problems can be difficult to recognize or easy to ignore, they can cause a lot of costly property damage. After all, the roof is the upper layer that seals the house from “out there”. By the time water leaks through ceilings, a lot of damage can occur.

As always, an ounce of prevention is worth many pounds of cure. Preventing roof problems is often easier than fixing them. Most experts recommend inspecting your roof annually and after storms. There are many different types of roofing surfaces, but there are some common themes in roof maintenance.

Making sure the roof is free from leaves and other debris. Areas around vent pipes, chimneys, and other breaks through the roofing

surface are particularly vulnerable. Debris typically retains water and keeps it against the roof surface, resulting in damage to the roofing material and compromising the roof’s integrity. Be sure that flashings is carefully inspected.

Keep trees trimmed to avoid contact with the surface. Also, keep algae and mold from growing on your roof.

Clean gutters permit proper drainage to help protect the edge of the roof and house from water damage. Proper drainage will also help keep water away from the foundation which is a major culprit for wet basements.

Do not go on your roof if you aren’t sure what you are doing. If you are unsure, a trusted roofer or experienced carpenter can help. Remember, a leaky roof can be a real problem, but a fall from that same roof can be catastrophic.



A Recipe for Safe Cooking

Surveys have shown that the kitchen is the favorite room in the house for many families. Wonderful smells, great food, good conversation... no wonder it’s a favorite.

Yet, the joy of the kitchen can mask its fire danger. Cooking fires are the number one cause of home fires and injuries. According to the National Fire Protection Association (NFPA), up to 49% of all home fires are caused by cooking. Over the years, we’ve had a lot of fire claims to prove it. Please take a few minutes to review the safety tips on the right, to help prevent kitchen fires:



When in doubt about fighting a small fire, just Get Out! Close the door behind you and call 9-1-1 from outside the home. We can replace your kitchen, but we can’t replace you.

- ☞ Make sure foods cooking on the stove are closely attended.
- ☞ Enforce safety rules in the kitchen, especially for the children. Have a safety zone around the stove and areas where hot food is prepared of at least 3 feet.
- ☞ Experts recommend at least one fully charged fire extinguisher rated for kitchen use readily available.
- ☞ In case of a grease fire, carefully slide the cover/lid over the pan. Turn the burner off and leave covered until it has completely cooled.

Savory Safety in the Summertime

Summertime food is memorable. The aroma of barbecues fill the air, and food is often a central feature of summertime fun. However, for anyone who has experienced food poisoning, memorable takes on a whole new (and very unpleasant) meaning.

The Centers for Disease Control and Prevention (CDC) estimate that are 48 million cases annually of food borne illness with a significant peak during warmers temperatures, which create an environment where bacteria thrive, especially during outdoor activities like barbecues. Safe food handling practices are always important, and it is easy to be laxer during summertime celebrations.

Some tips for safe summer eating include:

- Refrigerate perishable foods promptly after finishing eating. Discard perishable food that has been unrefrigerated more than 2 hours. (1 hour for temperatures above 90F)
- Make sure all meat, poultry and seafood are cooked thoroughly.

- Make sure that any foods (even cooked meats) are kept separate at all times from the juices or residue of uncooked meats. Use separate utensils and cutting boards for raw and cooked foods to avoid cross-contamination.
- Wash (or sanitize) hands after handling uncooked meats.

Make sure that summertime food is memorable for the right reasons. Protect your family and friends from potential hazards so that everyone can safely savor the delicious food and joyful time.

