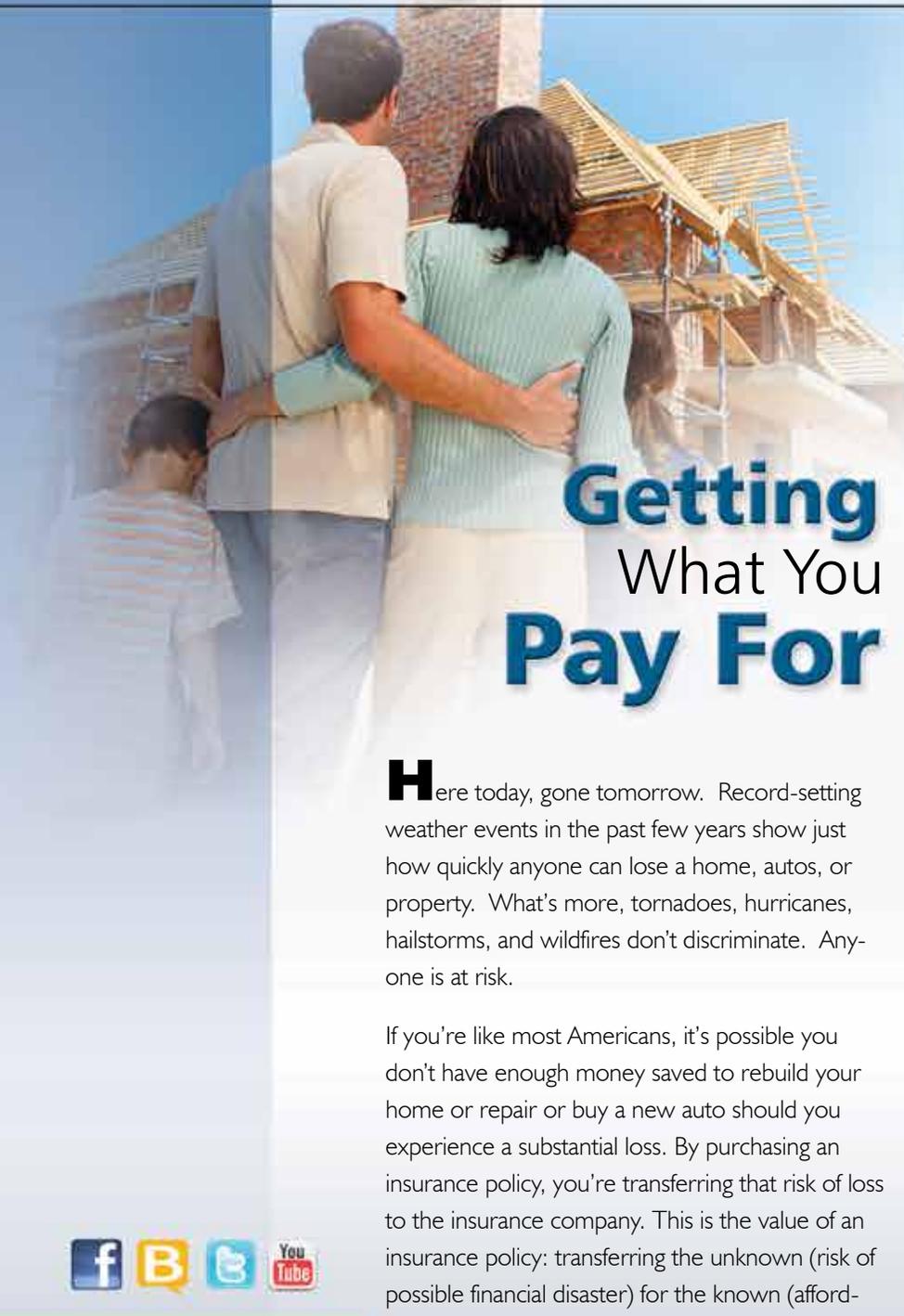




# NewsLine

Helpful Information for Policyholders of the Central Insurance Companies

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).



## Getting What You Pay For

**H**ere today, gone tomorrow. Record-setting weather events in the past few years show just how quickly anyone can lose a home, autos, or property. What's more, tornadoes, hurricanes, hailstorms, and wildfires don't discriminate. Anyone is at risk.

If you're like most Americans, it's possible you don't have enough money saved to rebuild your home or repair or buy a new auto should you experience a substantial loss. By purchasing an insurance policy, you're transferring that risk of loss to the insurance company. This is the value of an insurance policy: transferring the unknown (risk of possible financial disaster) for the known (affordable annual premiums).

But don't be fooled – not all insurance policies are created equal. It's true, you can purchase a policy

online at a low cost in just a matter of minutes. You might save a little money, you might save a little time, and you don't even need to speak to anyone! But what happens the first time you have a question about your coverage? Who do you talk to? And what if you have a loss? Are you sure the coverage you purchased on the Internet covers the diamond ring that gets lost on vacation? If not, the amount you'll pay out of your own pocket to replace it far outweighs the couple hundred dollars you may have saved in insurance premium by purchasing cut-rate insurance online.

This is where you discover the value of your independent insurance agent. Let's face it – most of us have trouble understanding our insurance policy. Your independent agent can help take the mystery out of your insurance coverage. Having a trusted independent agent as your insurance advisor means you get benefits you can't get from any website. Expert advice and counseling, personalized attention and interaction, the ability to offer comprehensive protection to meet your unique needs, and excellent customer service are just a few of the ways independent agents bring value to the insurance transaction.

You also get the peace of mind that comes from knowing your agent is an advocate for you, not the insurance company. Independent agents work with multiple companies which allows them to "shop" for you to find the combination of coverage, price, and service that meets your needs.

And that's why your independent agent has chosen Central to provide your insurance coverage. Your agent realizes our quality products, excellent service, and commitment to our values of integrity,



Fulfilling the Promise Since 1876

relationships, and excellence provide you the best value for your insurance dollar.

Just ask Mike Trapp. Mike and his wife Polly lost their home to the wildfires that ravaged Texas in 2011.

“Polly and I would like to thank Central for your advice and assistance with our insurance settlement after our house was lost in the wildfires last August. We would also like to single out Steve Cagle, the adjuster for Central Insurance, for his empathy and professionalism in handling our settlement. Within two weeks of losing the house, Steve was already processing the claim. The first time I talked to him, he expressed his condolences for our loss and went over our policy with me, explaining the insurance on the dwelling and also on the contents. Bottom line for us was that although the house and the memories and the fun we had there could never be replaced, the professional way that Steve handled the settlement certainly helped us to put the event behind us quickly and fairly so that we could move on with our lives. We have heard many horror stories since the fire about people not receiving fair settlements, the process dragging on forever, and peoples’ emotions really being put to the test. We realize how fortunate we were to have your help and an adjuster who was committed to making a fair and prompt settlement. In fact, some of our friends who heard our story told us that they were going to look into Central Insurance.”

Sincerely,

Mike and Polly Trapp  
Dallas, Texas

At Central, providing quality products and outstanding service with a focus on integrity, relationships, and excellence is more than just our value statement, it's what defines us as a company. Our pledge to fulfill the promise to provide security, protection, and peace of mind to our customers continues to be our number one priority. Thank you for being one of our valued customers.

# Going Social with Central

Remember handwritten letters? How about rotary dial phones? Once our only forms of communication, now both are becoming relics of the past. Our computers and smartphones offer access to social media channels that help us communicate instantly and keep up in an ever-changing world, and now you can use them to keep up with Central!

## Facebook

Central's Facebook page helps you stay connected with helpful tips and information, news, events, and more. Have a question? Post it – we'll answer it quickly! Have a problem? Let us know – we're here to help with expert advice. And it's a great way to learn more about Central's products and services, values, and people. Just remember, don't post any personal information, such as a policy number, on our wall. Visit our Questions page to send a secure message to Central for assistance with a question or to contact your agent. Want to visit your agent's Facebook page? Click on Find an Agent to locate information about your agent, including web addresses for their social media channels.

## Central Blog

Who doesn't like a little free advice? How about tips or suggestions to make life a little easier? Or maybe you just need a good laugh? We're blogging about it all at the Central Blog. Our bloggers share their expertise, advice, and opinions on everything from bed bugs to protecting your identity. It's a great source of information and entertainment for yourself or to share with your friends!

## Twitter

Have we talked lately? With 390,000 policyholders, personal, one-on-one communication with our customers was challenging...until Twitter! Tweet us a suggestion or question. Follow us so we can keep you posted on everything from impending severe weather to new money-saving discounts. Let us help you have a better insurance experience – talk to us on Twitter. We're listening!

## Want to learn more about Central?

Talk to your independent agent, or browse through our website at [Central.com](#). Find out about our history, our culture, and our products.



## YouTube

Tune in to Central on YouTube! Our channel offers several short, informative videos on topics such as sump pump maintenance or how to complete a household inventory. We are consistently adding new videos on topics that will inform, educate, and entertain you! We're always on!

Visit [www.central-insurance.com](http://www.central-insurance.com) for links to each of our social media sites. Like us, share us, follow us, and view us and let us know how we're doing today!

## And for the complete online experience...

Check out our other online solutions!

## myCentral® Mobile App

Our policyholder website, myCentral®, offers you convenient, personalized services to manage your account needs quickly and easily. Now the convenience of myCentral® is available any time, any place with the myCentral® Mobile App! Use the app to access essential myCentral® functions from your iPhone, iPad, or iPod Touch when you are on the go:

- Make payments and check account balances.
- View auto ID cards.
- Contact your agent or Central with one-touch dialing.
- Find accident help.
- Report a loss or review the status of a reported claim.
- View policy information from the declarations page.
- Manage your account information in one easy view.

myCentral® Mobile is available for download by any myCentral® user by visiting the iTunes store. If you're not a myCentral® user, you can create an account by visiting [www.central-insurance.com](http://www.central-insurance.com) and clicking on the myCentral® link. An app for Android devices will be available soon.

## E-options

Whether you access them from your mobile phone or PC, our e-options help you manage your auto, home or business policy efficiently and effectively.

Save money with **Electronic Funds Transfer (EFT)**! Automatic payments mean you'll never miss your chosen due date and never pay late fees. Several payment plans are available, all with no service fees. Depending upon your current pay plan, you could save up to \$72 a year!

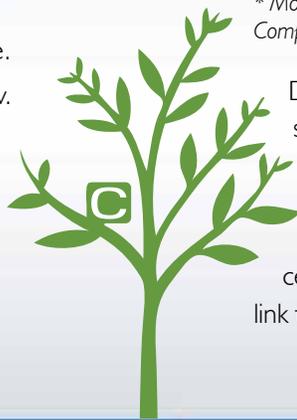
Our **E-billing** option is the perfect complement to EFT. You'll receive an e-mail notification when your current bill is available on our myCentral® website. No more paper in your mailbox!

For the complete paperless experience, sign up for **E-policy**! You'll receive an e-mail notification when your new or renewal policy or policy changes are available for viewing online through myCentral®. Download and save your policy to your computer at any time or search it electronically to easily find what you need without searching the whole policy manually.

Now when you **GoGreen**, you can **\$SAVE** some green! Enroll in both our E-billing and E-policy options and you'll receive a \$5 credit per policy!\*

\* Mortgagee billed, agency billed, and TX and MA Workers' Compensation policies are not eligible for this credit.

Don't miss out on the opportunity to save paper, save time, and best of all, save money! Visit your myCentral® Account Summary page to take advantage of these great online options today. If you are not a myCentral® user, visit [www.central-insurance.com](http://www.central-insurance.com) and select the myCentral® link to establish an account.



# Avoiding a Costly Water Loss

Having a basement in your home is a great asset. It provides additional living space, storage, and even protection during a storm. It also provides an opportunity for water to damage your home.

Heavy rains, low water tables, poorly draining soils, and problems with the foundation or basement walls are just a few of the ways water can find its way into your basement. A sump pump can help remove water from the basement, but it isn't a cure-all. What if the sump pump fails, or cannot keep up with the deluge of water from a heavy rainfall? Even worse, what if there's a power outage in the middle of a storm? Without an alternative source of power, your sump pump will quit working during a power outage.

Properly maintaining your sump pump will help boost your chances of avoiding a costly water loss. Sump pumps often sit for months without use, so some simple maintenance can keep your sump pump in tip-top shape<sup>1</sup>. Plan on performing these steps quarterly:

- Clean pump inlet screen.
- Check power cord and make sure the cord is connected to power.
- Pour a bucket of water into the sump to raise the float and make sure the pump turns on, adjusting the float if required.

Perform these maintenance steps annually:

- Remove the pump from the sump to inspect and clean it.
- Clean out the sump.
- Check the owner's manual to see if the pump bearings require grease or oil. If you do not have the manual, look it up on the Internet using the manufacturer and model number of the pump or contact the manufacturer to get a replacement copy.

- Replace the pump in the sump.
- Check the electrical cord and make sure the cord is connected to power.
- Pour a bucket of water into the sump to raise the float and make sure the pump turns on, adjusting the float if required.

It's also important to make sure your insurance policy provides adequate coverage should a water damage loss occur. The standard homeowners policy does not protect against many types of damage caused by water, including water overflowing from a sump pump in the basement or water which backs up from sewers or drains. A great way to protect against these types of losses is to add Central's Water Back-up and Sump Pump Overflow endorsement to your homeowners policy. For an additional premium, you can endorse your policy with a minimum of \$5,000 up to \$50,000 or more in water back-up coverage.

Central offers credits to policyholders who have Water Back-up and Sump Pump Overflow coverage and have installed equipment such as generators, special back-up sump systems, or leak detection sensors that help to prevent sump pump overflow. Just by purchasing and installing one of the following pieces of equipment in your home, you could be eligible for a credit of up to 20% on your Water Back-up coverage premium:

- Whole House Standby Power Generator
- Essential Circuit Standby Generator
- Non-Electrical Back-up Sump Pump
- Water/Leak Sensor System
- Portable Generator

Talk to your independent agent today to learn more about Central's new credits.

<sup>1</sup>Formisano AIA, Bob. "Simple Tips for Maintaining a Sump Pump." <http://homerepair.about.com>. 3 October 2011.

*The Water Back-up and Sump Pump Overflow coverages described above are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage language, conditions or exclusions, please refer to the policy or contact your Central agent.*