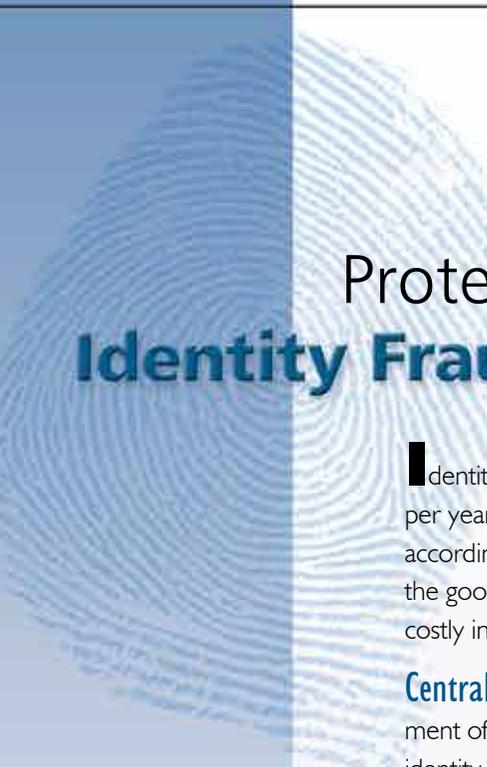




NewsLine

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).



Don't Be a **Victim!** Protect Yourself with **Identity Fraud Protection**

Identity theft hits more than 12 million Americans per year—at a cost of nearly \$5,000 per victim, according to some reports. It's a disturbing fact, but the good news is protection doesn't have to be costly in terms of money or time.

Central's Identity Fraud Protection endorsement offers protection for the devastating effects of identity theft expenses, as well as identity management and recovery services – all at an annual premium of just \$15! Central has partnered with IDentity Theft 911®, one of the nation's top providers of identity management solutions, to offer these valuable services:

- Personalized, proactive **Identity Management Services** for every stage of your life. From Child Identity Theft and Assisted Living Fraud Support to Breach Assist and Tax Fraud Support, we offer support and assistance with over 18 types of identity fraud.
- Worldwide, **toll-free Identity Travel Assistance** provides direct access to IDentity Theft 911's fraud specialists should identification documents become lost or stolen while traveling.
- Unlimited **Identity Theft Resolution Services** from fraud specialists to restore a victim's identity.

- **Expense Reimbursement** for lost wages as a result of time away from work, credit bureau reports, fees for reapplying for loans declined due to falsified credit information, postage, phone and shipping fees, certain legal fees caused by identity theft, and notary and filing fees.

It's a simple choice...\$15 for protection and peace of mind, or thousands of dollars and countless hours recovering what's yours. Contact your independent agent today about adding Identity Fraud Protection to your Central Insurance homeowners policy!

The Identity Fraud Protection 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.

Scan to watch our video "Don't Be a Victim: Identity Fraud Protection" or visit central-insurance.com/docs/home-idfraud.htm.



Fulfilling the Promise Since 1876

10 Quick, Easy and Free Ways to **Prevent Identity Theft**

- 1 Mail outgoing bills from the post office or a secure USPS dropbox. Thieves cruise neighborhoods looking for upright flags indicating outgoing mail and steal check-containing envelopes addressed to mortgage, credit card, and other vendors.
- 2 Get off mailing lists for pre-approved credit card offers. Call 1-888-567-8688 from your home phone or visit optoutprescreen.com. Stop other so-called junk mail at dmachoice.org.
- 3 Build better passwords. Those with at least 12 key-strokes can take hackers longer to crack. For easier recall when mixing upper- and lower-case letters, numerals and symbols, consider using your favorite song or poem as a guide. For instance, the Beatles' "I Want to Hold Your Hand" becomes "lwthyh@!"
- 4 Consider free antivirus software. Many Internet and cell phone providers offer subscribers free antivirus and malware protection software.
- 5 Password-protect your smartphone with a PIN that **isn't** 1234, 0000, 2580, 1111 or 5555 – the most easily hacked. Set it on auto-lock and install a location-tracking app, which is already installed on iPhones but needs to be activated.
- 6 Avoid making copies of medical, tax-related, or other sensitive documents on digital copiers at libraries or businesses. They are often leased and information stored on their hard drives can be retrieved by scammers who subsequently purchase them.
- 7 Use a crosscut shredder before disposing documents that contain key personal identifiers such as your name, address, and phone number.
- 8 Access your free credit report as many as three times a year at annualcreditreport.com. Regular reviews can lead to discovering fraudulent credit accounts opened in your name.
- 9 Never click on links in e-mails from strangers or those purporting to be from a government agency. Don't provide SSNs or other sensitive info to unsolicited callers. When scanning the web, access websites by typing the address yourself rather than relying on links found through search engines.
- 10 Keep doors and drawers secure. Identity thieves can't steal your information if they can't get to it.

Identity theft tips courtesy of IDentity Theft 911®. <http://www.idt911blog.com/2013/10/10-quick-easy-and-free-ways-to-protect-your-id/>.

More Features on myCentral® Mobile!

The myCentral® Mobile App gives you easy access to key myCentral® account options from your Apple or Android smartphone or tablet when you're on the go! Now we've added even more convenience with these upgrades to enhance existing features:

- View auto ID cards **and provide electronic proof of coverage!** As of January 2014, 30 states allow drivers to show evidence of insurance with their mobile device during a traffic stop. Visit the Property Casualty Insurers Association of America website at pciaa.net and choose "Electronic Proof of Insurance" from the Industry Issues menu to see if your state has approved this method.
- Report a loss **and e-mail photos of your claim.** Snap and e-mail photos right from the scene of the accident to speed up the claims process.
- Sign up for E-bill **and E-policy!** Go paperless to save time, save trees, and save some money...you'll receive a \$5 credit per policy when you enroll in both!
- Do you also have a business policy with Central? Now you can **access your commercial account** on myCentral® via



the mobile app. It's a great way to streamline your personal and business account management!

Along with these upgrades, you still have access to these other essential functions:

- Make payments and check account balances.
- View policy information.
- Find accident help.
- Contact your agent or Central with one-click dialing.

The myCentral® Mobile app is available for download on the iTunes store or GooglePlay. Whether you establish your myCentral® account via the app or online, we encourage you to take advantage of the convenient, personalized services available to manage your account needs quickly and easily.

Visit our **Mobile App page** on central-insurance.com to learn more!



News You Can Use All Year Long!

Central's Video Library is full of short, informative videos on a variety of useful topics – no matter the time of the year! The following is just a sampling of the videos you will find on Central's YouTube channel. Visit YouTube.com/CentralInsurance or just click the YouTube link on our website for news you can use all year long!

JANUARY...

Resolve to organize your life in the new year with online solutions.

Simplify Your Life – The Benefits of E-policy



JULY...

Don't get burned this summer... find out how cool EFT can be!

Don't Get Burned: The Benefits of EFT



FEBRUARY...

Ten inches of snow means a snow day for the kids and roof damage for you... find out how to file your claim.

After A Loss: Filing Your Home Insurance Claim



AUGUST...

Did you know more car accidents occur in August than in any other month of the year? Learn how to handle this situation and start the claims process.

What to Do After a Car Accident



MARCH...

Don't get soaked by springtime rain – review our sump pump maintenance tips.

Simple Sump Pump Maintenance



SEPTEMBER...

The kids are back to school and their activities are keeping you busy. Free up some time by taking your account management online!

myCentral® Tour



APRIL...

April showers bring... lawsuits? Learn how a Personal Umbrella Policy can protect your hard-earned assets.

Why You Need A Personal Umbrella Policy



OCTOBER...

Hurricane season is in full swing and winter storms are fast approaching. Learn how to use your generator safely when the power goes out.

Generator Safety Tips



MAY...

It's a great time to talk to your recent graduate about their insurance needs.

Does Mom Know Best? Insurance Needs for Gen Y



NOVEMBER...

Identity thieves love the holiday season. Don't be a victim!

Don't Be a Victim: Identity Fraud Protection



JUNE...

There's no time like the summer for a vacation. Make sure your car is ready for the trip.

How to Prepare Your Car for a Road Trip



DECEMBER...

Decorate safely this holiday season!

Holiday Safety Tips



Want to learn more about Central?

Talk to your independent agent or browse through our website at central-insurance.com to become more familiar with Central. Find out about our history, our culture, and our products, or review our annual report.



Don't Let a Breakdown Break Your Budget!

There's nothing like a nice, hot shower in the morning to get your day going! And there's nothing like a cold shower to stop it...well...cold! Dripping wet and shivering, you call a repairman. He discovers the drain down valve on your water heater malfunctioned causing the hot water boiler to run dry, destroying the unit. A new hot water heater is a must, but the price sends shivers up your spine!

Fortunately you can prevent chilly situations like this with Central's **Equipment Breakdown Coverage**. This unique product extends coverage to all your important home systems and personal property at your residence – including your hot water heater – due to a covered loss by a mechanical or electrical breakdown. You just pay the \$500 deductible and Central pays the remainder of the repair or replacement expense!

Now think about all the other items in your home that are subject to mechanical or electrical failure...air conditioning units, refrigerators, computers, heating systems. All of these investments are costly to purchase and just as costly to repair or replace. Individual warranty plans are available, but are unreasonably costly, confusing, and burdensome to manage. With Equipment Breakdown Coverage, there are no separate warranty programs or fees to manage. Best of all, you can have peace of mind knowing you're covered for the systems you depend on most.

And good news for our customers who already have Equipment Breakdown Coverage...we've increased many of the coverage limits without increasing the price! For the same **minimal annual premium of only \$25**, you now receive:

- \$100,000 of coverage per occurrence (previously \$50,000).
- \$10,000 in coverage to pay extra expenses when it's necessary to rush repair or replacement of your covered property when a covered loss occurs due to a mechanical or electrical breakdown (not available in North Carolina).
- \$10,000 in Refrigerated Property coverage which provides you compensation if your refrigerator or freezer has a covered mechanical or electrical breakdown resulting in spoilage of food (not available in North Carolina).
- \$10,000 in Pollutant Clean Up and Removal coverage per occurrence (previously \$2,500 per year) which pays for clean up and removal of pollutants that may result due to a covered breakdown of equipment (not available in North Carolina).
- No increase in your deductible – it's still just \$500.

Make the small investment to protect your larger ones with Equipment Breakdown Coverage. For more information, please contact your independent insurance agent.

Equipment Breakdown losses will not be used in rating or underwriting your Central policy. Losses paid under this coverage will not increase the cost of insuring your home with Central.

The Equipment Breakdown 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.



Scan to watch our video "Why You Need Equipment Breakdown Coverage" or visit central-insurance.com/docs/home-equipbreak.htm.



Fulfilling the Promise Since 1876

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