

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).



Giving Credit Where Credit is Due!

Central gives you credit! You've worked hard for your home, auto and other personal possessions. You deserve the peace of mind that comes with the security and protection of quality insurance coverage from Central.

As a valued customer, we also believe you deserve to receive superior protection at an affordable price. Are you taking advantage of all of the premium discounts and credits available to you?*

Our **Package Discount** provides up to a 25 percent credit on your premium when you insure both your auto and home with Central. Add the expanded protection of a Personal Umbrella Policy to the package and you'll receive not only an additional discount on your umbrella policy, but also the peace of mind that you're protected by limits that are available up to \$10 million!

You can also **GoGreen to Save Some Green!** Enroll your policy in both our E-policy and E-billing options and receive a \$5 annual credit per policy! Just log in to myCentral® and click on the

"GoGreen" link. If you are not a myCentral® customer, visit our website at central-insurance.com and click on "Learn More" in the myCentral® log in box.

You may also qualify for other money-saving discounts. Discounts available for both **auto and home** policies include:

- The **Customer Loyalty Credit** provides a discount each year you renew with Central, up to ten percent.
- Discounts are provided for risks which have the **highest insurance scores**.
- A **Payment Timeliness Credit** is given on renewal policies if the policyholder has had no cancellation notices for non-payment. Our EFT option is a great way to ensure your premium will be paid on time, with no late or service fees. Learn more about EFT and our other online options by clicking the "GoGreen" link on our website.
- By taking a **higher deductible**, you can lower your premium.

Discounts specifically for your **Auto** policy include the following:

- **Elite New Policy** discounts are available for highly-qualified new business policies.
- The **Monoline Auto Preferred Credit** provides a per vehicle credit for unpackaged, well-qualified auto policies.



Fulfilling the Promise Since 1876

**Some discounts, credits or other benefits described in this article may not be available in all states or may vary by state and by line of business. Please be sure to consult with your independent insurance agent to confirm which of these discounts, credits or other benefits are available to you.*

- A **Driver Training Credit** (based on age/sex/use) is available for youthful drivers who've completed an approved driver education course.
- A **Good Student Credit** (based on age/sex/use) is provided to youthful operators who maintain a B average or are in the upper 20 percent of their class.
- Credits are available for **passive restraint and anti-theft devices**, both original equipment manufacturer or aftermarket installed.
- A credit is given to specified operators who have completed an approved **Accident Prevention Course** within the past 36 months.

Discounts specifically for your **Homeowners** policy include the following:

- A credit is applied to the base premium for a residence located in a **gated community**.
- A credit is available for any policyholder who has **purchased a home** on the effective date of the new policy or during the twelve months prior to that date. The credit varies based on the age of the dwelling when first insured by Central as well as how long it has been insured by Central.

- A credit is given on all homeowners policies which have been **loss free** the last three years. The credit increases for policyholders who are loss free and have been with Central for three or more years.
- A credit is given on all homeowners policies which include coverage for a **boat and/or scheduled personal property** such as jewelry (for which additional premium is charged).
- A credit is available for approved and properly maintained installations of **burglar alarms, fire alarms, and automatic sprinklers** in the home.
- A **Water Loss Prevention** credit is available for policyholders who have Central's Water Backup coverage and have also installed items such as generators, water pressure back-up sump pumps, or water/leak sensor systems. The credit applies to the Water Back-up premium and will vary based on the type of mitigation device installed.

At Central, we want to save you money. With our Package Discount and other discounts and credits, you'll get quality coverage at a reasonable price. Check your current policies and consider the savings you could receive. Then call your independent agent for more information on discounts offered by the Central Insurance Companies.

An Umbrella for Uncertainty

One thing is certain about life: it's uncertain. Accidents happen every day and most of us aren't prepared for the consequences: lawsuits settling in the millions. Whatever costs exceed your primary insurance policy will come directly out of your own pocket. The alarming fact is that you may not only lose your current assets – your home, your savings – but you could lose your future income as well. Do you want to spend the rest of your life working hard to hand your income over to someone else?

Protect yourself with a Personal Umbrella Policy. A Personal Umbrella Policy offers an unbeatable layer of protection – in many cases up to \$10 million in coverage – over the coverage limits you already have from your automobile,

homeowners, or other personal insurance policies. And if your auto and home policies are Central policies, you can receive a discount on your Personal Umbrella premium as well. Paying less to receive more coverage and peace of mind! That's value!

Want to learn more? Check out Central's video "Why You Need a Personal Umbrella Policy" on our YouTube channel at [YouTube.com/CentrallInsurance](https://www.youtube.com/CentrallInsurance). It's just one of several videos Central offers to inform, educate, and entertain you! Tune in to see what's available!

The Personal Umbrella Policy coverages described here 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.

A "Smart" App for your Smartphone

There are more wireless devices in the U.S. than there are people, so odds are you own a smartphone or a tablet, or both.¹ We have an average of 41 apps on our phones and we spend an average of 39 minutes per day using those apps.² Why not make the most of those minutes with the myCentral® Mobile app?

myCentral® Mobile allows you to take myCentral® with you any time, any place! From your Apple or Android device, you can access essential myCentral® account options on the go such as:

- Make payments and check account balances.
- View auto ID cards.
- Report a loss or review the status of a reported claim.
- View policy information from the declarations page.

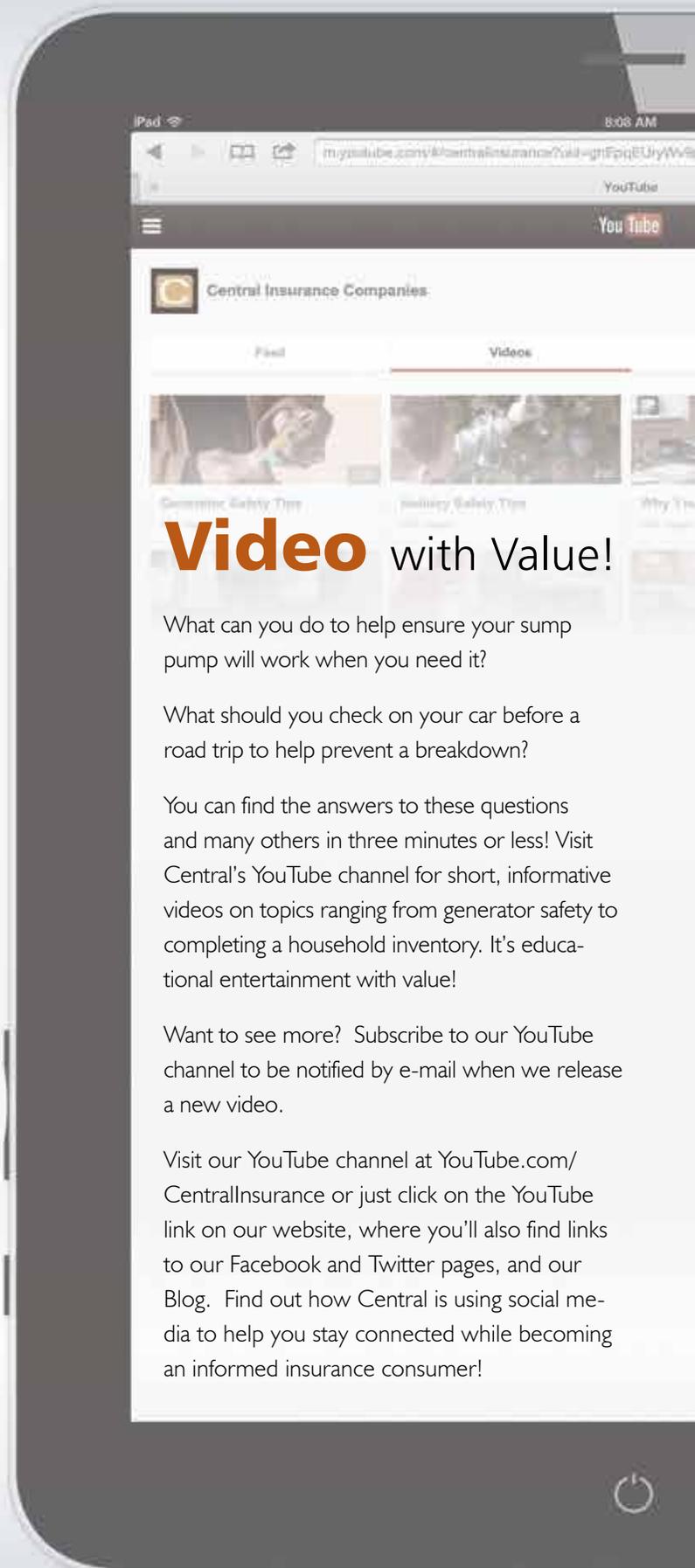
The app is available for download by any myCentral® user by visiting the iTunes store or GooglePlay.

If you're not a myCentral® user, we encourage you to take advantage of the convenient, personalized services on the site to manage your account needs quickly and easily. Whether you log on via your PC or your smartphone, myCentral® offers you the online solutions to make your life easier! Make a payment using our EFT option and save money with no service or late fees. Receive your billing statement or policy documents electronically via E-billing or E-policy to save time and paper. And when you enroll in both, you'll receive a \$5 annual credit per policy!

Whether you want to save time, save money, or both, make the smart choice and click on the myCentral® link on central-insurance.com to learn more!

¹http://money.cnn.com/2011/10/12/technology/cellphones_outnumber_americans/index.htm

²<http://blog.nielsen.com/nielsenwire/?p=31891>



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.



Yearly Roof Maintenance Checklist

One of the most critical components of any home is its roof. Unfortunately, it is often the most overlooked in terms of regular maintenance. Many people neglect the condition of their home's roof until minor issues have escalated into major problems. The roof is also a key element in the curb-appeal of a home. Nothing has a more negative impact on the appearance of a home than a poorly maintained roof. Time spent today on basic roof maintenance and repair could save a homeowner significant expense and aggravation in the future.

This checklist from RoofRocket.com will assist you in determining the current health of your roof. Complete this checklist yearly to track roof damage and decide on repairs.

	Good	Some Wear	Needs Repair	N/A
Interior: missing or bubbling paint, dark stains.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attic: check for signs of mold, discoloration of the wood and dry rot.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attic – Water Testing: have a partner use a water hose and slowly go over the roof while you are in the attic with a flashlight checking for leaks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Skylights: leaking, cracked, or fogged.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gutters: excessive amount of shingle granules or leaves and debris.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Eaves: look carefully for evidence of rot or vermin infestation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Moss, mold or brown spots on roofing materials.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tree branches resting on roof.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sloped roof with shingles: use binoculars and look for worn, damaged or missing shingles or those missing granules.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flat roofs with tar and gravel covering: walk surface and look for bare spots, blisters, and soft or spongy spots.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wood shakes or shingles: cupped, curled, split or rotten.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Slate, concrete, clay roofs: cracked, broken, missing or loose tiles.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Metal roof: signs of pitting, rusting or corrosion, open seams or joints, folds.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flashing: rusted, loose, cracks or bends.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loose material or wear around chimney pipes or other penetrations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

After completing this checklist, if you find areas of your roof showing wear or that may need repair, we suggest you contact a local, reputable roofing contractor for professional advice.

Article and checklist courtesy of www.RoofRocket.com.