

Humboldt Mutual Insurance Association

P.O. Box 35

Humboldt, IA 50548

OR CURRENT RESIDENT

A stylized graphic of a house roof in dark blue with red and white trim. A red banner is draped across the left side of the roof.

20  **18**

The logo is a dark blue shield with a red border. Inside the shield, the letters 'hma' are in white, with 'HUMBOLDT MUTUAL' in red and 'insurance association' in white below them.

SPRING/SUMMER NEWSLETTER

FARM SAFETY

FARMERS BEING BACK ON THE ROADS FOR PLANTING SEASON

With the warm weather in full force it has brought farmers out and they're busy planting their crops.

This means there is a lot more farm equipment on the roads at this time of year. During this time with all the traffic on the roads and large farm equipment it is important to keep everyone safe. Patience when driving and being aware of oncoming traffic if you decide to pass is a MUST to prevent accidents and remain cautious.

Most farmers are aware that people need to get where they are going and if they're aware that you are behind them there are no issues when passing. Most often they pay close attention and have big rear view mirrors so they can see what is coming up behind them.

When people aren't cautious or aware of their driving surroundings this is when rear-end collisions tend to occur. Drivers don't take the time to slow down when approaching farm equipment or they did not use the proper signals when passing or turning.

Most farmers are prepared when driving with their flashing lights on as well as their red or orange triangle which signifies a slow-moving vehicle and indicates that your next move should be to slow down.

SPRING CLEANING

Spring weather brings sunshine and some rainfall. That means it's time for spring cleaning through the house. But, in addition to making the house feel clean and refreshed, there are a few things that you should do that will help prevent some costly homeowners' insurance claims. And when there is ways to save some money to spend elsewhere this can be very important.

Here are 6 Spring Clean Tips to not only save you some money but prevent some homeowners insurance claims. These should obviously occur while you are taking care of your regular house chores and cleaning, of course.

1. Change the air filters in your HVAC when necessary - (heating, ventilation and air conditioning).
Changing the filter can extend the quality of life of your HVAC, maintain healthy air flow and value, help keep energy costs down, and keep the service man away.
2. Change the batteries in your smoke and carbon monoxide detectors. These batteries should be replaced approximately every six months to make sure the detectors are correctly working. One of the most common times or best times to remember to change the batteries can be when day lights savings time happens and your changing your clocks. Make sure to change those batteries too.
3. Be sure to clean your dryer lint hose at least a few times a year. An easy way to do this is to pull the hose off the back of the dryer and use a vacuum cleaner to get the lint that snuck past the lint trap. This is one of the leading causes of house fires and is easily preventable if it is regularly cleaned out.
4. Be sure to clean out gutters and down spouts. Make sure you don't get a large buildup of debris so that water can flow through gutters and down spouts easily. Remember, gutters and spouts direct water away from the roof and house to prevent damage. The last thing you want is a pool of water on the roof.
5. During colder months it is imperative to check the roof and the walls on the exterior. Snow and ice can be extremely hard on the roof and siding. Sometimes looking beyond the noticeable damage is a must. There can be missing shingles, saggy roof from long term wet spells or water build up, holes in the siding from hail, etc. You will want to look for holes that critters might have created to escape the cold.
6. It is a good idea to clean up the yard. Sometimes there can be tripping hazards after storms or even a heavy windy day. Make sure to look for the easy stuff - dead branches, new holes in the yard, and the not so obvious stuff - broken bricks or stones, cracked sidewalks and driveways that may have settled some during the winter. If you have a deck outside your house be sure to check for nails sticking out or screws that raised up and boards that might have warped or rotted. It is important to prevent unwanted injuries.

SPRING SAFETY DRIVING TIPS

While spring does have many showers there are still ways to prevent safe driving. Winter months tend to be the ones that people associate with difficult driving hazards and rough conditions, spring has its own challenges. With heavy rain and wind to potholes and pedestrians, drivers should be prepared for pretty much anything. There are many tips to help keep you safe this spring:

Remember that if it is raining heavily outside you must have your windshield wipers and headlights on. This isn't just a safety tip, in most cases it is the law.

Be sure when driving you give yourself and the drivers around you enough space to slow down. Stopping distances can increase in slick, rainy conditions – make sure you're giving yourself the time and space you need to safely slow down.

Along with rainfall comes bad storms and heavy wind. Make sure you have a firm grip on your wheel and you have your full attention on the road and other drivers.

In windy conditions, it is important to be aware of larger vehicles, semis and farm equipment. Heavy wind can make it more difficult for other drivers to stay in their lane. It is important to be aware of these cases.

Along with all the weather that spring brings it also brings allergies for most. Do you suffer from allergies in the spring? Don't forget that some allergy medications can make you

drowsy, which can be very dangerous when driving.

With all the nice weather during Spring and Summer months - it brings more people outside. With more people out and about, it's extra important to keep an eye out for pedestrians walking, bikers and other fun activities along the roadside. With those that aren't in a secure vehicle - remember, we have to share the road with them. Check for all blind spots before turning so you aren't cutting pedestrians off, changing over lanes as well as going around them on the road.

Along with heavy rain fall and muddy areas comes the dreaded potholes. When driving make sure you are aware of these potholes and be sure to slow down when passing through them. Along the lines of these hazardous areas comes new construction areas. When driving through a construction zone, remember to watch the speed limits and drive as follows. There are a lot of workers in these areas - be sure to keep your eye out for them on the roadside.

Spring car maintenance is important. It's a good idea to get your oil change up to date, check your fluid levels and filters, and inspect or replace your wiper blades. It's also important to get tires routinely rotated and/or changed.

HOW TO AVOID HYDROPLANING:

Avoid driving over any puddles if possible. Excessive standing water can increase your

chances of hydroplaning. Large puddles can also hide away deep potholes, which can damage your car as you drive over them.

Not knowing how deep they are can be very dangerous.

Make sure to slow down when it is raining! It is necessary to avoid quick accelerating.

Also make sure you aren't using your cruise control setting when it is raining. If you start hydroplaning in this setting it is important to know that it might take a lot longer to slow your car down in this scenario.

If you do find yourself hydroplaning - follow these steps to gain control:

Make sure not to speed up and slowly place your foot on the break, but do not break sharply.

It is important to gain back control by gently turning your wheel in the same direction that your car is hydroplaning in. This will help your tires realign in a quicker manner and will help you get back control of your car.

THUNDERSTORM AND LIGHTNING SAFETY

HOW TO MITIGATE DAMAGE

Severe thunderstorms occur most often during the spring and summer months. They can produce disastrous hail and damaging winds, even without a tornado occurring. Hail and heavy winds cause diverse damage to crops and houses every year widespread across the entire nation.

There are many tips to avoid hail damage and to avoid having a loss or having to submit claims because of damaging weather. Here are a few tips if hail is larger than 3/4 an inch..

If you are in an automobile:

First, if you are moving in an automobile you will need to stop driving. If it is possible to find a safe place near by like inside a garage or near a gas station overhead. It is important to make sure you get off the road you are driving on, immediately, so that other drivers do not create more destructive accidents. Make sure that you do not stop under a bridge or an overpass.

Do NOT leave the vehicle until it stops hailing. Your car or a building will be the safest place to provide protection during a hail storm. If you are stuck inside your car it is important

to stay away from your windows and cover your head and eyes. If you have anything in your car to put over your head to provide extra protection it is ideal to use whatever it may be (clothing, blanket, purse, etc).

If at all possible, get onto the floor and lay face down, or lay down on the seat with your back to the windows while covering your head. If there are pets or children in the car it is imperative to protect them by putting them underneath you and covering their eyes as well.

If you are in a building:

Be sure to stay away from all windows and find the sturdiest location in the building until the storm/hail passes. It is important to keep track of all family members, acquaintances, pets, children that are in the building and make sure that they are all in the safe areas as well.

While the storm is occurring make sure you DO NOT go outside for any reason. Large hail and even heavy wind can cause dangerous and even fatal injuries. There normally is a lot of debris and other obstructions that can cause these injuries. Lightning can cause electrocu-

tion and many other dangers to a person when using any electrical devices.

If you are outdoors during a storm:

Make sure that you find shelter immediately and make sure you are protecting all vital parts of your body including your head. If it is not possible to protect your entire body then make sure that you can find something to protect your head.

Make sure to stay away from trees and any areas that will fill up with water quickly. Tree branches can quickly be struck from lightning and heavy winds can throw various debris around. It is important to seek heavy and sturdy shelter or protection.

Most homeowners or auto insurance policies will cover damage from hail. In some cases there are ways to reduce or reconstruct from the damage. Sometimes the rare cases that one can reduce damage can save someone from having to pay a deductible payment on their claim.

PROCEDURE LIST

FOR THE INSURED TO USE WHEN THEY HAVE A CLAIM

BY: DAMON DAVIS

Damon Davis, Supervisor – Grinnell Re Mutual Claims Services, notes several steps policyholders may take immediately after suffering a loss to secure and protect their property and prevent further damage.

Make necessary and temporary repairs to prevent further damage.

Keep track of personal labor hours and materials performing these tasks.

Get water extracted ASAP and place dehumidifiers and fans in place if restoration company unable to show up.

In case of fire, do not disturb scene. If unable to live in house, find a place to stay and keep all receipts.

If a tree is on a building, take photos and remove them. The adjuster may not be able to see damage when the tree is still in place.

If house is uninhabitable in cold weather, winterize the house (drain water lines, have plumber put anti-freeze in stools, etc.)

In case of windstorms - be sure to board up broken windows and patch up missing shingles.

In case of hail storms - board up broken windows but do not make permanent repairs until the adjuster has inspected.

This is not a full content list of what to do in case of a claim, but just a few highlights to be aware of.

PET SAFETY IN THE HEAT

As the sun starts to beam into these summer months it can cause a great danger to family pets. The American Red Cross has the proper steps to prevent any dangers and keeping your pet safe:

FIRST STEP TO KNOW: HOT CARS ARE DEADLY FOR PETS

People that own pets should not leave their pets - even if it may be for a few minutes. The hot temperatures outside quickly cause the inside of a car to be twice the temperature. Even with windows cracked open there is not enough cool air to keep the pet safe.

SECOND STEP TO KNOW: ANIMALS CAN SUFFER HEAT STROKE

Animals can suffer heat strokes throughout the summer temperatures. Dogs with short noses or snouts, like the boxer or bulldog, are more prone to having a heat stroke. Also, pets that are overweight or have an extremely thick coat can have these issues. Pets with upper respiratory problems such as laryngeal paralysis or collapsing trachea can also suffer from heat stroke. A few things to look out for in case you think your pet is suffering a heat stroke:

- Heavy panting and unable to calm down, even when lying down.
- Brick red gum color
- Fast pulse rate
- Unable to get up.

If you are unsure whether or not your pet is overheated or having a heat stroke, be sure to take their temperature rectally. If the pet is at all heated above the normal temperature, cool the animal down immediately. The best as well as easiest way to accomplish this is by using the hose or putting them in the bath tub. You can stop the cooling process when the animal reaches lower temperature. In most cases, once they reach 103 then stop the process and take them immediately to the vet so they can be thoroughly checked for internal damage.

THIRD STEP TO KNOW: PLANT HAZARDS

Pet owner need to make sure they know where their pets are likely to go as the

weather warms up. Some animals like to be outside during certain periods of nice weather. Some plants in your garden can be harmful for your pet and need to be protected from them if they are hazardous. In one case, lilies are very poisonous to cats.

Visit the Animal Poison Control Center to find out which plants and flowers are poisonous to animals.

Our pets become part of our family they day they enter our homes. Just like any other family member, pets deserve to be cared, loved and protected. Follow these important steps to help keep your pet at their best:

- Give your pet plenty of exercise. Regular exercise will help your pet feel better and live longer.
- Make sure your pet has plenty of fresh, cool water.
- Get to know a veterinarian and make sure your pet has yearly checkups.
- Make sure your pet is up to date on vaccines, especially rabies.

Get your pet spayed or neutered.

- Keep dogs on leashes outside – another animal may be too much temptation.
- Know how to perform CPR and provide basic first aid until veterinary care is available.

PET FIRST AID APP

Pet owners can download the Red Cross Pet First Aid app for veterinary advice for everyday pet emergencies at their fingertips. The app features videos, quizzes and step-by-step advice on pet first aid.

Source:

<http://www.redcross.org/news/article/Keep-Your-Pet-Safe-As-Temperatures-Rise>

COOKING SAFETY

"Cook with Caution"

Cooking creates a space for friends and family to gather and have a great time socializing. But let's admit it - a get together that ends in disaster without the correct precautions taken can be seriously scary. Take these precautions to make sure your friend and family outings are safe for all to attend.

- Be on alert! If you are sleepy or have consumed alcohol don't use the stove or stovetop.
- Stay in the kitchen while you are frying, boiling, grilling, or broiling food. If you leave the kitchen for even a short period of time, turn off the stove.
- If you are simmering, baking, or roasting food, check it regularly, remain in the home while food is cooking, and use a timer to remind you that you are cooking.
- Keep anything that can catch fire – oven mitts,

wooden utensils, food packaging, towels or curtains – away from your stovetop.

If you have a small (grease) cooking fire and decide to fight the fire...

- On the stovetop, smother the flames by sliding a lid over the pan and turning off the burner. Leave the pan covered until it is completely cooled.
- For an oven fire, turn off the heat and keep the door closed.

If you have any doubt about fighting a small fire...

- Just get out! When you leave, close the door behind you to help contain the fire.
- Call 9-1-1 or the local emergency number from outside the home.

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4TH OF JULY RECIPE



VERY BERRY BARS

Ingredients

1 box Betty Crocker™ Super Moist™ yellow cake mix

1 cup butter or margarine, softened

2 eggs

1 container Betty Crocker™ Whipped fluffy white frosting

4 cups fresh berries (sliced strawberries, raspberries and blueberries)

Steps

1 Heat oven to 350°F (325°F for dark or nonstick pan). Spray 15x10x1-inch pan with baking spray with flour.

2 In large bowl, beat cake mix, softened butter and eggs with electric mixer on medium speed about 1 minute or until well blended. Spread evenly in pan.

3 Bake 19 to 24 minutes or until top is evenly golden brown and toothpick inserted in center comes out clean. Cool completely, about 1 hour.

4 Spread frosting evenly over cooled bars. Top with berries up to 2 hours before serving. For 48 bars, cut into 8 rows by 6 rows. Store covered in refrigerator.

RESOURCES

“Insurance is always changing and there are many issues that boards need to address. If you’re not moving forward, you’re falling behind!” - **Tom Jacobson (Humboldt Mutual, Board President)**

LOOKING OUT FOR YOUR TOMORROW!

Humboldt Mutual is looking out for your tomorrow! If you have just endured severe weather, and your in need of submitting a claim, don’t hesitate!

Humboldt Mutual will help make your experience, easy and convenient.

To submit your claim, go to our website’s home page and submit your claim there, or call our office, 515-332-2953. (A representative will be with you shortly) Our website is: www.humboldtmutualinsurance.com

HMIA MERCHANDISE

If you are ever in need or wanting some new clothing items. We do four clothing orders throughout the year. With each new season brings comfortable and professional clothing brought to you by HMIA! If this is of interest to you please don’t hesitate to contact our Marketing Rep, Jenna Beebe, or contact us through our site.

