

Humboldt Mutual Insurance Association
P.O. Box 35
Humboldt, IA 50548

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OR CURRENT RESIDENT



HOW TO PREPARE FOR A WINTER STORM

Protecting your family

Talk with your family about what to do if a winter storm watch or warning is issued. Discussing winter storms ahead of time helps reduce fear, particularly for young children.

Have your vehicle winterized before the winter storm season to decrease your chance of being stranded in cold weather.

Have a mechanic check your battery, antifreeze, wipers and windshield washer fluid, ignition system, thermostat, lights, flashing hazard lights, exhaust system, heater, brakes, defroster, and oil.

Install good winter tires with adequate tread. All-weather radials are usually adequate but some jurisdictions require vehicles to be equipped with chains or snow tires with studs.

Keep in your vehicle:

- A windshield scraper and small broom
- A small sack of sand for generating traction under wheels and a set of tire chains or traction mats
- Matches in a waterproof container
- A brightly colored (preferably red) cloth to tie to the antenna
- An emergency supply kit, including warm clothing.

Keep your vehicle's gas tank full so you can leave right away in an emergency and to keep the fuel line from freezing.

Keep a supply of non-clumping kitty litter to make walkways and steps less slippery.

Service snow removal equipment before the winter storm season and maintain it in good working order.

Keep handy a warm coat, gloves or mittens, hat, water-resistant boots, and extra blankets and warm clothing for each member of the household.

Protecting your pets & animals

Bring your companion animals indoors.

- Ensure that you have supplies for clean up for your companion animals, particularly if they are used to eliminating outdoors (large plastic bags, paper towels, and extra cat litter).

Create a place where your other animals can be comfortable in severe winter weather:

- Horses and livestock should have a shelter where they can be protected from wind, snow, ice, and rain.
- Grazing animals should have access to a protected supply of food and non-frozen water.

Be aware of the potential for flooding when snow and ice melt and be

sure that your animals have access to high ground that is not impeded by fencing or other barriers. You may not be able to get to them in time to relocate them in the event of flooding.

- Ensure that any outbuildings that house or shelter animals can withstand wind and heavy snow and ice.

- Install snow fences in rural areas to reduce drifting snow on roads and paths, which could block access to homes, barns, and animals' feed and water.

Protecting your home

Learn how to protect pipes from freezing

Make sure your home heating sources are installed according to local codes and permit requirements and are clean and in working order.

Make sure your home is properly insulated. Caulk and weather-strip doors and windowsills to keep cold air out.

Install storm windows or cover windows with plastic from the inside to provide an extra layer of insulation to keep cold air out.

Consider buying emergency heating equipment, such as a wood- or coal-burning stove or an electric or kerosene heater.

- Stoves must be properly vented and in good working order. Dispose of ashes safely. Keep a supply of wood or coal on hand.

- Electric space heaters, either portable or fixed, must be certified by an independent testing laboratory. Plug a heater directly into the wall socket rather than using an extension cord and unplug it when it is not in use.

- Use a kerosene heater only if permitted by law in your area; check with your local fire department. Use only the correct fuel for your unit. Properly ventilate the area. Refuel the unit outdoors only, and only when the unit is cool. Follow all of the manufacturer's instructions.

Consider storing sufficient heating fuel. Regular fuel sources may be cut off. Be cautious of fire hazards when storing any type of fuel.

If you have a fireplace, consider keeping a supply of firewood or coal. Be sure the fireplace is properly vented and in good working order and that you dispose of ashes safely.

Consider installing a portable generator, following our safety tips to avoid home fires and carbon monoxide poisoning

Consider purchasing flood insurance, if you live in a flood-prone area, to cover possible flood damage that may occur during the spring thaw.

Homeowners' policies do not cover damage from floods. Ask your insurance agent about the National Flood Insurance Program (NFIP) if you are at risk. More information on NFIP is available at www.fema.gov/nfip.

SOURCE: WWW.REDCROSS.ORG

HARVEST SAFETY TIPS

Plan for an injury and incident-free harvest season. Develop a safety plan for the fall and include:

- team communications
- any training/operator refresher courses etc.
- maintenance schedules
- emergency procedures in place and reviewed by entire team
- expectations such as wearing personal protective equipment, checking in regularly and compliance with safety protocol procedures (such as shutting down equipment before unplugging, taking regular breaks, working with a buddy on specific tasks)

Most harvest injuries and fatalities involve machinery and equipment. Be extra vigilant when re-familiarizing yourself with equipment such as swathers, mowers, combines and augers. Never become complacent with equipment.

Ensure implements are attached or hitched properly and in good working order.

Review operation manuals and follow maintenance guidelines.

Ensure all guards and shields are in place and secure.

Watch for changes in terrain such as holes, ruts or debris that may cause upsets or roll overs.

Harvest season is busy and can be stressful. Pay close attention to fatigue, drowsiness and illness. Do not rely on stimulants to keep workers going or depressants to calm nerves. Never operate equipment while under the influence of alcohol or drugs.

Ensure safe transport of equipment on public roadways.

Be aware of motorists.

Follow all rules of the road.

Ensure all lights and reflectors are in place and good working order. A slow-moving vehicle emblem should be in place and visible from the rear.

Return equipment to transport mode. This makes it as narrow as possible.

Check your route before transport to ensure equipment fits safely under power lines and over bridges or culverts that need to be crossed.

Keep children safe this harvest season. Do not allow children around machinery. Tragedies occur when youngsters are in the path of equipment and operators have a restricted view, or when they are playing in a worksite with hazards such as grain, augers and PTOs.

Harvest safety specifics:

Combines:

Never attempt to dislodge stalks or grain sheaves with your feet or hands while the combine is running. Always shut down the combine and turn off the ignition before removing plugged or lodged material.

Most combine adjustments should be made with the machine shut off to avoid injury to the operator or bystanders.

Don't rely on hydraulic cylinders to hold the header up. Use locks or solid blocks to stabilize the header while working beneath it.

Augers:

Augers can present several safety risks for farmers and workers, including entanglement in the auger shaft, electrocution from touching overhead power lines and being crushed by the auger if it unexpectedly collapses.

Keep all shields in place and warn workers about the dangers of entanglement. Never use your hand or foot to dislodge grain that is plugging an auger.

Move the auger with a tractor or other vehicle to avoid upending due to shift in centre of gravity. Level the ground where the auger sits to reduce side-to-side rocking.

Once in position, both ends of the auger should be supported before operation. Crank the auger down far enough so the top of the auger rests on the grain bin and block the wheels in place.

Frequently inspect and replace any cables or support legs that are worn or damaged.

Keep area around auger free from tools and other objects to prevent someone from tripping and falling into an auger.

Grain:

Never ride, or allow children to ride on grain wagons. There is a risk of falling off or into the grain.

Flowing grain can quickly trap and suffocate a child or worker.

The walls of a container of grain can collapse and bury a person. This can result in suffocation.

Entanglement:

To avoid entanglements, always disengage power and turn off the engine before trying to manually clear a plugged machine.

Always keep protective guards and shields in place. Beware of slips or falls that could place anyone near the machine intake area.

Slips, trips and falls:

Always keep all platforms free of tools or other objects. Frequently clean the steps and other areas where workers stand to service, mount and dismount, or operate the machine.

Wear well-fitting, comfortable shoes with non-slip soles. Use grab bars when mounting or dismounting machinery.

Be sure your position is stable before you perform maintenance.

Recognize that fatigue, stress, drugs or alcohol and age and physical abilities may affect stability.

Human factor:

Safe completion of any task depends on knowledge, alertness and hazard awareness.

Fatigue, drowsiness and illness can lead to mishaps in the field.

Recognize when you have had enough and turn the operation over to someone else.

Equipment operators should be dressed for comfort and safety. Protective footwear and close-fitting clothes are essentials when working in and around machinery. Wear appropriate safety gear if noise, dust or toxic materials pose hazards.

Source : [http://www1.agric.gov.ab.ca/\\$department/deptdocs.nsf/all/aet14537](http://www1.agric.gov.ab.ca/$department/deptdocs.nsf/all/aet14537)

ALL SPICED APPLE BUTTER

DIRECTIONS

Place the apples in a large, heavy-bottomed pot over low heat. Cook, uncovered, for 1 1/2 hours, stirring occasionally. Add the brown sugar and spices; continue cooking over low heat, stirring occasionally, until very thick, about 30 minutes more. To test for doneness, place a spoonful of the mixture on a white plate and let sit for 20 seconds. If a ring of liquid forms around the apples, there is still too much liquid in the mixture. Continue cooking and testing until no ring forms.

INGREDIENTS

- ☒ 3 pounds apples, peeled, cored, and cut into 1/2-inch chunks
- ☒ 1 pound light brown sugar
- ☒ 2 teaspoons cinnamon
- ☒ 1 teaspoon allspice, preferably freshly ground

Recipe courtesy of Gale Gand, "Butter Sugar Flour Eggs" by Gale Gand, Rick Tramonto, Julia Moskin: Clarkson N. Potter Publishers, 1999



ENDORSEMENTS ENHANCE COVERAGE FOR HUMBOLDT MUTUAL POLICYHOLDERS

BY: BOB ABENS

Humboldt Mutual Insurance Association is now offering two new premium bearing endorsements that enhance coverage for Home Guard and Farm Mate policies.

Service Line Endorsement – This enhancement offers up to \$10,000 coverage for loss, damage or expense arising from any one service line failure. A \$500 deductible applies.

Covered service line is defined as:

1. Water lines from the dwelling to public water supply or private well
2. Sewer lines from public sewer system or septic system
3. Ground loop piping connecting a heat pump
4. Power line or wiring providing electrical service to a dwelling or other structure.

Coverage includes loss or damage to:

1. The service line itself
2. Reasonable excavation costs to repair or replace the service line
3. Reasonable expenses incurred to make temporary repairs to the service line or to expedite permanent repairs
4. Additional living expense and fair rental value
5. Damage to outdoor property including trees, shrubs, plants, lawns, walkways and driveways caused by the repair of the service line.

Premium charge for Service Line Coverage is \$25 per year.

Home Guard Plus Endorsement – This endorsement can be added to all Home Guard package policies to broaden what is already included in the Home Guard policy form and add additional coverage, such as coverage to service lines.

Enhancements include:

1. Expanded replacement cost coverage on the Dwelling
2. Increased limit for Household Personal Property at residence premise
3. Increased limit for Household Personal Property at other residences
4. Increased special limits of liability for items such as unscheduled jewelry, antiques, firearms, money etc.
5. Increased limits for the Additional Coverages of Debris Removal, Trees, Shrubs and other Plants, Fire Department Service Charge, Credit/Debit Card or EFT forgery, Loss Assessment, Refrigerated Products and Lock Replacement.
6. Service Line Coverage.

Premium charge for the Home Guard Plus Endorsement is \$60 for Standard Home Guard (HG2 & HG9) policies, \$50 for Home Guard Select (HG3) policies and \$40 for Home Guard Comprehensive (HG5) policies.

Please contact your Humboldt Mutual Agent or call the Humboldt Mutual Home Office at 515-332-2953 with questions or to request addition of these endorsement to your policy.

(This article is intended to highlight certain enhancements associated with the referenced endorsements. It does not replace policy language. Certain Exclusions and limitations will apply when the endorsements are added to your policy. Please read the policy endorsement form for specific coverage information.)



THANKSGIVING IS A TIME TO BE GRATEFUL BUT ALSO BE CAREFUL...

BY: JENNA BEEBE

As Americans, Thanksgiving is a time for reflection, a time for being grateful for what we have and spending time with loved ones. When all of our loved ones are under one roof we have certain risks that are preventable when making this day come to life.

Without the proper precautions and preparations for this day there can be some slip-ups. This holiday is meant for a house full of family, great food, fun games and maybe even some holiday music - and most of the time it is! - But there are moments when accidents happen. We want to share some tips in making your holiday events run smoothly and keep everyone safe.

Cooking Safety

Most often in the kitchen at Thanksgiving celebrations there will be twice as many people in the kitchen cooking and twice as much food than an average day of cooking/baking. The day begins pretty manic when everyone is trying to cook their dishes. It can even become a problem when some of the dishes don't get finished and it is a rush to get to where the Thanksgiving celebration is. Be mindful of whom you are sharing the kitchen with and plan ahead of time who needs the oven when so there is no hesitation when switching dishes in and out. This can prevent a lot of burn hazards as well as dropping heavy dishes.

When cooking turkeys, they can take days to thaw. When cooking a thawed turkey cook for 1 hour for every 4 pounds. Planning ahead of time so the turkey can properly thaw and be prepared to stick in the oven on time for the event is a huge part of the Thanksgiving feast. Turkeys must reach an internal temperature of 165 degrees Fahrenheit to be safely gobbled up by all members of your Thanksgiving get-

together. Some people forget to put all their leftover goodies in the fridge in the proper amount of time after they're finished. If you're wanting to save any leftovers - make sure they are put away within 2 hours after serving.

Fire Safety

To prevent any fire hazards that might ruin your Thanksgiving day or put you in the ER follow these simple steps to remain safe. First, kids should not be allowed in the kitchen during the most chaotic part of cooking hours. It is perfectly fine if they are wanting to help make desserts early on in the day, but when cooking hours reach its summit, the kids should not be involved.

Second, although you might be in a rush or things may get chaotic - always remember to use oven mitts when handling hot things. Sometimes we forget these simple things to keep safe when we're rushing. Also, make sure to keep hot dishes away from the stove when not in use as they could catch fire.

Third, remember to keep checking on your dishes throughout the cooking process. Never leave the stove or oven unattended as it might catch fire or you could possibly ruin your soon-to-be great dish!

These simple home safety tips can keep your Thanksgiving day happy and healthy. If you do not already have a homeowners insurance policy - Please contact our home office at 515-332-2953 or contact us through our website @ www.humboldtmutualinsurance.com. We are always looking out for your tomorrow!



WHAT'S IN A VALUATION?

Property valuation for insurance purposes and how these valuations are used with different types of policies are often misunderstood. We have all heard the terms Replacement Cost, Actual Cash Value (ACV,) and Market Value but what do they mean, how are each determined and when are each used?

Replacement Cost is determined using a guide that takes in to account the specific features of each house, quality of construction materials used and any specialty items in the house to determine a cost estimate if the house had to be rebuilt. This figure is known as the replacement cost value of the house.

Actual Cash Value is determined by calculating the replacement cost of the home, deducting for depreciation. In general, a house will depreciate at 2% to 3% per year over the life of a home. For example, a house built in 2004 that has a replacement cost of \$250,000 in average condition would have an Actual Cash Value of \$185,000 with 26% depreciation (13 years @ 2%/year average.) A house built in 1984 with the same replacement cost would have an Actual Cash Value of \$85,000 with 66% depreciation taken (33 years @ 2%/year average.) If there have been improvements made to the home, such as a \$30,000 kitchen remodel, the improvements are then added back in to the depreciated

figure to determine the Actual Cash Value. In the example above, the improvements would increase the ACV amount to \$215,000 and \$115,000 respectively. The above examples are for total loss situations. Partial losses can and do have a different depreciation schedule that can vary greatly depending on the type and scope of loss. If a smaller, partial loss is sustained to the dwelling or to household personal property the Actual Cash Value will be determined by the quality, age and condition of the damaged area or item at time of loss. The amount depreciation taken will vary having less taken on newer updated items and larger depreciation amounts taken on older items in poorer condition .

Many people confuse Actual Cash Value with Market Value. Market Value is the selling price for a house and fluctuates with the real estate market in the area. The Actual Cash Value of the home in the example above would remain the same whether the house was located in Humboldt, Des Moines or a lakefront property in Okoboji, however, the Market Value would vary considerably depending on which location the house was in.

Insurance policies use Replacement Cost and Actual Cash Value to determine coverage limits. The valuation used depends largely on the basis of loss settlement within the policy. An Insured who purchases a policy with loss settlement based on replacement must insure the property covered at a limit consistent with the replacement cost valuation. Actual Cash Value can be used when depreciation will be taken at loss. Market Value is not used to determine loss settlement but can come into play when the ACV or Replacement Values of a particular home are considerably higher than the market value causing an increase in moral hazard. Talk with your agent to determine which method of valuation will work best for you.

NAMED PERIL VS. OPEN PERIL

HOW DO THEY DIFFER?

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Named Peril or Open Peril. Which is better? Which gives more coverage? How do they differ from one another? Many policyholders are not sure of the answers to these questions and if a loss occurs do not know whether or not they have coverage.

Named peril policies provide coverage for insured property for accidental direct causes of loss that are specifically named in the policy provisions. There are 11 causes of loss typically covered in the basic policy for FarmMate & Dwelling policies:

- i. fire & lightning
- ii. windstorm & hail
- iii. explosion
- iv. riot or civil commotion
- v. aircraft
- vi. vehicles
- vii. smoke
- viii. vandalism or malicious mischief
- ix. theft or attempted theft
- x. breakage of glass
- xi. falling objects

The insured may opt to pay an additional premium and pick up the 5 following additional causes of loss:

- i. weight of ice, snow & sleet
- ii. accidental discharge or overflow of water or steam
- iii. sudden and accidental tearing apart, cracking, burning or bulging
- iv. freezing
- v. Sudden and accidental damage from artificially generated electrical current.

Typically, all 16 perils are listed in the provisions of the HomeGuard & Custom Farm Dwelling packages offered by Humboldt Mutual. However, remember that if you insure your house under a Custom Farm Dwelling package and you also insure your outbuildings and machinery on the same policy, your CFD Package will be covered for 16 named perils but the outbuildings will only be covered for the first 11 unless specifically endorsed. Another important reminder is that under a named peril policy, it is the insured's responsibility to prove that one of the covered perils occurred and insured property was damaged as a result. If you are unsure as to what perils you are insured against, look in your policy provisions and under Section One – Property Protection it will list the Perils We Insure Against. This is where you will find your covered causes of loss.

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Humboldt Mutual also offers an endorsement that will change your policy from a Named Peril basis to an Open Peril basis. Open peril is the official term for what many of us call “All-Risk” coverage. Open peril policies will cover all causes of accidental direct physical loss to insured property except for what is specifically excluded in the policy. Exclusions typically found in an open peril policy are:

- i. ordinance & law
- ii. earth movement of any kind
- iii. shock waves caused by aircraft (sonic boom)
- iv. water damage from flood or seepage
- v. neglect to protect property
- vi. war
- vii. nuclear action
- viii. intentional loss
- ix. buildings being moved or torn down
- x. collapse
- xi. wear & tear

There are several other exclusions that may be found in the policy concerning coverage under both Named Peril and Open Peril policies. The best way to be sure is to read your policy provisions and call your Agent or our office if you have questions. If you have a loss under an open peril policy it is the Company's responsibility to show exclusion in the policy for coverage. If there is not an exclusion that applies then you have coverage for the loss. Humboldt

Mutual offers a Commander Dwelling Package, HomeGuard Select and Home Guard Comprhensive Packages written on open peril basis. The Commander and Home Guard Select packages offer open perils for the dwelling but still revert back to a named peril policy for household personal property. The Home Guard Comprehensive Package is Open Peril for both the dwelling and Household Personal Property. Household personal property, farm service buildings, Custom Farm & HomGuard Packages can be switched to an open peril basis by endorsement.

If you have any questions concerning your coverage under your policy please contact your agent or our office and we will be happy to help you.



Humboldt Mutual wants all policyholders to understand their insurance coverage and this section is dedicated to explaining coverage issues regarding two specific endorsements available on farm policies. If you have any questions regarding the following endorsements or any other coverage questions please call our office.

**Comprehensive Farm Machinery Endorsement
(RC 56, RC 95)**

This endorsement is used on blanket or specific farm machinery coverage. It changes the named peril coverage for farm machinery to open peril coverage subject to several limitations listed on the endorsement. In 1998 Humboldt Mutual adopted wording changing the deductible and reporting requirements for the endorsement. The reporting requirements generally apply to rock damage to a combine during harvest.

All losses under the policy must be reported to Humboldt Mutual within 30days from the time of loss. The company policy has been to allow 30days from the end of the harvest season, but no later than December 31st of the harvest year. Damage found during regular maintenance of the equipment is excluded from coverage. Also excluded from coverage is tires & tubes unless damaged by a named peril covered under the base policy (fire, lightning, wind, etc.), or if it was coincidental to a covered loss.

The deductible clause was changed to state that your deductible for coverage under this endorsement will be the policy deductible or 25% of the entire loss, whichever is greater. Example: You have rock damage to your combine and have reported the loss in a timely manner. There is a \$500 policy deductible and the estimate from the dealer is \$1,800 to fix your combine. Your deductible would be \$500 because 25% of 1800 is \$450 so we go with the higher of the two and the policy deductible applies. If the estimated loss was \$4,000 then your deductible would be \$1,000 based on 25% being greater than the \$500 deductible.

These were the main changes in this endorsement in 1998. If you have questions, call the home office and we can assist you.

**Deductible Credit Endorsement
(HM 001)**

This is an endorsement that will waive the deductible up to \$1,000 if you maintain loss prevention devices as described in the endorsement for Lightning losses and Fire losses to harvesting equipment.

To qualify for the credit you must have the following in place prior to loss:

Lightning Losses

i. UL approved 175 Volt surge arrestor installed at the main electrical service box in your house &/or at the main electrical service entrance on farm service buildings & well pumps.

ii. UL approved 1200 Joules, or higher, surge suppressors must be installed at grounded interior outlets for the following items of personal property.

- a. Computer equipment & accessories
- b. Telephone systems & accessories
- c. Televisions
- d. VCRs
- e. Satellite receivers & equipment
- f. Stereo & entertainment center components

Surge suppressors installed on these items must also include phone jacks for protection of direct telephone lines.

Fire Losses to Harvest Equipment

i. A 10 pound, or larger, ABC Fire Extinguisher must be maintained in good working order, attached to the unit, and must be immediately available for use in all tractor or combine fire losses.

Please take these easy steps to protect your property. Thank you.

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.

