

February 11, 2022



THE MUTUAL WAY

Farmers Mutual Insurance Company Newsletter

Stair Accidents and Winter

Thousand of people trip, slip, or fall on stairs every year. When rain, ice, or snow accumulate on outdoor steps the risk increases the number of accidents. Included in this section are a few methods and suggestions on how to remove snow and ice from steps to help prevent accidents.



First, make sure the walkway or surface is designed to drain properly. If the walkway drains properly this will minimize water accumulation on the surface and help prevent ice buildup. When installing a new walkway or steps you may consider building a heating system into them. This can be done with built-in heating tubes. Also available are outdoor heated mats that can be put on steps and walking surfaces.

Salt is a popular way to remove ice, however when the salt runs off the walkway it can damage plants and lawns. If salt is used, kitty litter or sand should also be applied to help with traction when the ice refreezes. Kitty litter or sand can be used on top of ice for traction anytime ice is not removed from steps or a walkway.

Chemical deicer should be applied to steps or walkways prior to a storm. The chemical deicer prevents the ice from bonding to the surface. Deicers can also be applied after a storm to help melt any ice. Make sure to choose a deicer that is biodegradable, so your lawn or nearby plants are not damaged.

If you do not have any of the items above, you can chip away at an ice patch with a small shovel. However, be sure that the surface is hard enough to take abuse from a shovel. After the ice is removed from the surface, be sure to apply kitty litter or sand to help with traction.

If you are unable to preform these tasks without the risk of injury do not do them. You may want to seek a qualified expert to help keep you safe and to prevent an injury to you or someone else.

Weight of Sleet, Ice or Snow

Weight of sleet, ice and snow is not covered on our basic form policies. On farm policies, if the insured would like coverage for weight of ice, snow, or sleet on farm buildings, be sure to add the endorsement ML323 in our farm fire program.



Underwriting Request

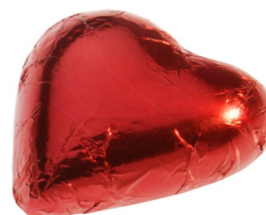
Are other structures on the premise? Underwriters require photos of all other structures along with the dwelling photos.

Thank you.

Policy Changes



If one thing is certain, it's that change is inevitable. People move, change their mailing address, sell the property, get married or divorced and sadly, they pass away. When any of these changes happen to one of our policy holders, it's very important that we find out right away to make the necessary changes to the policy. Letting us know quickly when a change has taken place can keep mail going to the right address or make sure we have the correct name on a policy in case of a claim. Many times an Assignment of Policy is needed, this form can be found in the agent hub on our website or you may call our office and we will email you the form. If you are unsure what needs to be done with a change, please reach out to us and we can help. Not sure who to send your changes to? Premium endorsements go to Danielle at dzink@fmi-ks.com. Non-Premium endorsements go to Audra at audrar@fmi-ks.com.



Chocolate Cherry Coke Dump Cake

An easy, pretty cake that comes together quickly. Perfect for Valentines Day!

Ingredients:

1-21 ounce can cherry pie filling
 1 c. chocolate chips
 1 chocolate cake mix
 1 cup cherry cola (you can use regular cola if that is what you have on hand)
 Powdered sugar—optional

Preheat oven to 350 degrees.
 Spread cherry pie filling into a 9x13 inch pan. Sprinkle chocolate chips over cherries. In a bowl mix together dry cake mix and cola until combined and spread over cherries. Bake for 35-40 minutes or until done. You want the top to have a cake like texture. This cake does not need frosting, but powdered sugar can be sprinkled on the top after cooling.



Do you send policies to the fair plan? Why not look at us first? We offer better rates, better coverage, and better commission. FMI insures many non-standard residential properties that may be difficult to place for your agency. FMI can be your "go to" company for older &/or lower valued properties.