

March 9, 2021



THE MUTUAL WAY

Farmers Mutual Insurance Company Newsletter

Let's shoot the bull....



Spring can be a wonderful, beautiful time of year. It can also be challenging to livestock owners. We can go from mild temperatures to freezing temperatures overnight, or we can go from zero precipitation to measurable rain in an instant. Being able to offer your insureds Farm Fire protection for their livestock is

important. Did you know that livestock coverage may be endorsed to include the added perils of accidental shooting, drowning, attacks of dogs or wild animals and collapse of a building just by adding the endorsement ML-356, Added Animal Perils, in our farm fire program? You can even bring the insured further peace of mind by adding endorsement ML-324, Blizzard Coverage. This coverage may be endorsed to extend coverage to the death or destruction of livestock caused by freezing or smothering in blizzards or snowstorms.

Spring means more tractors on the roads. Adding Glass Coverage ML-350 to insured machinery is a great idea any time of the year, but spring is a good time to add it.



March comes in like a lion, with wind, rain & hail and can leave a lasting impression on your roof

This is a good time of year to check your roof. There are many reasons for leaky roofs and many are preventable. The first & most common reason why a roof leaks is the age of the roof. They don't last forever and each rain, snow storm, hail storm and even hot summer sun will start to wear your roof down. Eventually it will need to be replaced.

Check for debris on your roof. Tree limbs and leaves can cause damage. They also hold in moisture and can cause mold, leading to more problems. That very debris will make it's way into your gutters & downspouts, clogging them up & making it almost impossible for them to work properly.



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In the summer, water can pool up causing moisture problems, in the winter, it can freeze which can be even worse. Always check your roof, especially after a storm, for holes in your shingles & roof. A hole or a missing shingle can lead to a leak. Lifted shingles can cause leaks as well. Make sure & check your roof vents as well as your soffits and flashing, over time, water & weather can cause them to weaken, causing problems. If you suspect there is a problem, try to get it fixed right away to prevent more damage or costly claims.



Daylight Savings is a good time to change your smoke detector batteries, replace your air filters, and clean out your dryer vents.

FMI's Directory (Please see changes below)

Gunn, Angie	Asst. Mgr./Commercial Underwriter	315	angieg@fmi-ks.com
Heinz, Kim	Renewal Underwriter/Claims	316	kimh@fmi-ks.com
Klepper, Cheryl	Billing/Accounting	313	cherylk@fmi-ks.com
Lear, Justin	CEO	312	jlear@fmi-ks.com
Rorick, Audra	Billing/Commissions/Cancellations	301	audrar@fmi-ks.com
Saldivar, Juan	Marketing Rep. 620-617-1261		juans@fmi-ks.com
Zink, Danielle	New Business Underwriter/Premium Endorsements	303	dzink@fmi-ks.com
Claims Department		315/ 316	claims@fmi-ks.com



Holiday Closings

Good Friday
April 2, 2021

Reminders

Daylight Savings time begins
March 14th, 2021
Easter
April 4, 2021