

HomeSitters

Your home, cabin, lake property, or business is an expensive asset. It is important to protect it while you're away. There are many home security products available that are designed to protect your home when you're not there. These products offer you peace of mind and protection from the most common problems homeowners, vacation property owners and businesses face while they are away.

Fairmont Farmers Mutual has one type of alarm available for purchase which is called the HomeSitter. The cost of this alarm is \$80 which includes tax. This device will sound an audible alarm and call up to three telephone numbers to protect your home from damage caused by temperature extremes, water leaks or power failures. It is easy to set up and there are no monitoring fees or installation costs. All you need is a phone line and a power outlet. The alarm's features are:

- Automatically calls up to three telephone numbers upon alarm
- Sounds local built-in siren upon all alarms
- Monitors for a temperature loss/rise (below 45°F/7°C or rise above 85°F/34°C)
- Monitors for water leaks or over-flowing sump pumps (water sensor included)
- Monitors for power outages
- Monitors the back-up battery status

Please note the HomeSitter alarm is intended for residential properties only. It is not designed for livestock facilities and will not satisfy the underwriting requirements for livestock suffocation coverage.

There are also Basic Freeze Alarms and Intermediate Freeze Alarms available for your protection. If you would like to purchase a Homesitter alarm, please contact your agent or Fairmont Farmers Mutual.

Thank You

Thank you for insuring with us. We appreciate the opportunity to serve you. You are a valued customer and we will do our best to ensure your satisfaction.



Dog Bite Prevention

Dogs are wonderful companions and play a significant role in our lives and in the lives of our children. Unfortunately, approximately one million people report dog bites every year and about 60% of these bites happen to children. Dog bite-related injuries cost more than \$250 million each year. As a result, many insurance companies refuse to provide coverage to an individual who owns a dog that has severely bitten a person.

Safety with Dogs Guidelines for Children and Adults

Here are some things you can do to help prevent being bitten or attacked by a dog:

The Do's:

- If a dog approaches you, stand still like a tree and don't look at the dog.
- If an adult is close, wait until they reach the dog and restrain it before you continue on your way.
- Always ask permission from an adult before petting a dog that you do not know.

Recognize a dog's body language and behavior



- **Relaxed:** The dog's ears are forward or sideways, not staring or stiff. The dog is often wagging its tail. But be careful – a wagging tail is no guarantee that the dog is friendly!
- **Fear:** The dog's ears are back, its tail is low or between the legs, and it may be cowering.
- **Aggressive:** The dog is growling, the hair on his back is standing up, its body is stiff, and it may be staring or have bared teeth.

- Excited dogs can play rough and may forget that you don't have a thick fur coat to protect you from scratches. Play gently and calmly with a dog so that they don't get too excited.
- If you fall to the ground in the presence of a threatening dog, curl into a small ball like a stone and wrap your hands and arms around your head. Be quiet and remain still until the dog has left before you get up.
- If a dog bites you, tell an adult immediately.

The Don'ts:

- Never approach a dog you don't know.
- Do not run or race away on your bike if an unfamiliar dog approaches you.
- Do not run and scream around a dog. Quick movements and loud noises scare dogs.
- Never enter a fenced area if a dog is in the yard unless an adult is with you.
- Do not approach a dog that is tied up.
- Never reach through a fence or a car window to pet a dog, even one you know well.
- Never approach a dog that is eating, chewing on a bone or toy, or sleeping.
- Never take anything away from a dog. Ask an adult for help if a dog has your toy or anything else you want back.
- Never approach an injured dog. Get help instead. Dogs that are in pain bite even if they have never bitten anyone before.
- Do not hit a dog or pull his tail, ears or fur. Dogs will bite if you hurt them.



Income Loss and Farm Extra Expense Coverage

Loss of Income and Extra Expense coverage is available on farm policies to provide coverage for the extra expenses or loss of income that result from a covered loss.

This coverage is broken into two separate categories. The first area is Extra Expense – Mobile Farm Machinery. This coverage is designed to provide for costs incurred to continue your operation after a covered piece of machinery is damaged by a covered peril. An example of this would be if you need to rent a combine because of either a minor or major fire to the unit. This coverage would reimburse you for the rental of a comparable combine so you can continue your harvesting. The policy provides \$2,500 of coverage which, depending on what piece of equipment is damaged, may not be adequate to cover the rent of a unit until yours is repaired or replaced. Your operation may require more coverage which is available should you feel the need.

The second area is Income Loss Extra Expense. This will provide coverage if a covered building or livestock is damaged or destroyed by a covered peril. A good example of this is damage to a hog confinement building as a result of snow load, which we saw plenty of this past year. If you had purchased this coverage, a maximum of 25% of the limit you purchased would be available each 30 days on a per building basis for the additional costs you incur for rental of another site, the moving of livestock and extra costs you incur to expedite the repair process. There would also be coverage for income lost due to the death of livestock. Grain set-ups are another example of where this coverage is needed. If you have questions regarding this coverage, please contact your agent.

GPS Units and Related Items on Farm Machinery

Fairmont Farmers Mutual Insurance Company includes coverage for GPS, navigation units, auto steer and other monitors and controls that are installed on farm equipment as long as the value of the implement includes the cost of this equipment. If the unit is transferred between pieces of equipment, it only needs to be included on the primary piece.

The equipment is covered for the perils provided by the policy and the policy or special form deductible will apply. If you want a lower deductible, the items may be scheduled under special property.



The GPS or mapping units that are hand held or installed in cars would need to be scheduled under special property. If it is a hand held unit there is limited coverage under the household goods portion of the policy. If you have any questions regarding coverage for your GPS units, please contact your agent.

1285 Highway 15 South
Fairmont, MN 56031

ADDRESS SERVICE REQUESTED

The Importance of taking a Home Inventory

It is difficult after a fire or a tornado for homeowners to provide the insurance company with a detailed listing of their personal property possessions. Documenting what you own prior to the loss will greatly assist you and the company in the claims handling process. To ensure you are compensated for any belongings you lose from a fire, storm or other catastrophe, you should inventory all of your personal belongings. Your inventory should list each item, its value, and serial number.

There are many ways to create a home inventory. It may seem hard at first to record information about everything you have in your house, but don't let that put you off. First, decide on a way to make an inventory that works for you. This can be done by writing everything down in a notebook, or you can take pictures (writing information on the back of the photos) or put information on your computer. Remember to incorporate each room, including contents in closets and drawers, storage buildings, and your garage. Keep receipts for major items in a fireproof place. Another option for an inventory would be to video your personal property. Simply walk through each room, closet, garage or outbuilding panning the camera to record all of the contents. Use the voice-over to relay details.

After taking the inventory, whether paper, pictures or video, it is important to store the information in a safe deposit box or fireproof place. You could also have a family member or friend keep the inventory for you. Remember to update the inventory on a regular basis.

