



GRILLING SAFETY

There's nothing like outdoor grilling. It's one of the most popular ways to cook food. But a grill placed too close to anything that can burn is a fire hazard. They can be very hot, which can cause burn injuries. By following these simple tips, you will be on the way to safe grilling.

SAFETY TIPS

- » Propane and charcoal BBQ grills should only be used outdoors.
- » The grill should be placed well away from the home, deck railings and out from under eaves and overhanging branches.
- » Keep children and pets at least three feet away from the grill area.
- » Keep your grill clean by removing grease or fat buildup from the grills and in trays below the grill.
- » Never leave your grill unattended.
- » Always make sure your gas grill lid is open before lighting it.

CHARCOAL GRILLS

- » There are several ways to get the charcoal ready to use. Charcoal chimney starters allow you to start the charcoal using newspaper as a fuel.
- » If you use a starter fluid, use only charcoal starter fluid. Never add charcoal fluid or any other flammable liquids to the fire.
- » Keep charcoal fluid out of the reach of children and away from heat sources.
- » There are also electric charcoal starters, which do not use fire. Be sure to use an extension cord for outdoor use.
- » When you are finished grilling, let the coals cool completely before disposing in a metal container.

PROPANE GRILLS

Check the gas tank hose for leaks before using it for the first time each year. Apply a light soap and water solution to the hose. A propane leak will release bubbles. If your grill has a gas leak found by smell or the soapy bubble test, and there is no flame, turn off the gas tank and grill. If the leak stops, get the grill serviced by a professional before using it again. If the leak does not stop, call the fire department. If you smell gas while cooking, immediately get away from the grill and call the fire department. Do not move the grill.

STORM WARNING!

Knowing what to do when you see a tornado, or when you hear a tornado warning, can help protect you and your family. During a tornado, people face hazards from extremely high winds and risk being struck by flying and falling objects. After a tornado, the wreckage left behind poses additional injury risks. Although nothing can be done to prevent tornadoes, there are actions you can take for your health and safety.

TORNADO WATCH

Issued to alert the public that conditions are favorable for the development of tornadoes in and close to the watch area. These watches are issued with information concerning the watch area and the length of time they are in effect.

During a tornado watch,

- ✓ Stay tuned to local radio and TV stations or a National Oceanographic and Atmospheric Administration (NOAA) Weather Radio for further weather information.
- ✓ Watch the weather and be prepared to take shelter immediately if conditions worsen.

TORNADO WARNING

Issued by local National Weather Service offices to warn the public that a tornado has been sighted by storm spotters, law enforcement or has been indicated by radar. These warnings are issued with information concerning where the tornado is presently located and which communities are in the anticipated path of the tornado.

- ✓ **During a tornado warning - you should take shelter immediately.**

When severe weather strikes we often do not have much time to react, so we must always be prepared. The following are a few actions we must take long before the storm reaches us.

» **Designate a safe place in your home for shelter during a storm.**

This shelter typically should be in your basement, preferably not under the kitchen or laundry room since big appliances could fall on you. The bathroom is a good spot because all the surrounding pipes could provide a shield.

If you don't have a basement, the bathroom is still a good option. Lie in the bathtub and cover up with pillows or cushions to protect yourself from flying debris.

» **Put together a disaster kit.**

Your emergency kit should be prepared and put in your shelter spot before bad weather comes. Flashlights, water, food, and a first aid kit are essential materials for a disaster kit. Also be sure to include some shoes, like old tennis shoes in your kit. If a bad storm hits and you have to walk through debris and broken glass, shoes are a must. You can use a plastic tub or shoe box for storage of your disaster kit items.

» **Define a meeting place to meet after the storm.**

If your family should get separated after a tornado strikes, have a meeting place and a chosen person your family calls.

BEWARE OF STORM CHASERS

WHAT IS A STORM CHASER?

Storm chasers are companies that follow severe weather from area to area, completing home repairs (generally roofs and siding) that are damaged by hail and wind. They collect property owners' insurance claim checks in payment for their services, then complete the work (which may not be the same quality as a local contractor) before moving on to the next storm-ravaged area. They generally go door-to-door in storm damaged areas and may advertise themselves as insurance recovery experts or specialists in insurance restoration.

WHY ARE STORM CHASERS BAD?

The first step of a storm chaser is to ask the property owner to sign a contract allowing their company to negotiate with the property owner's insurance company. By signing these documents, property owners may be waiving their right to any decision making regarding their repairs or replacement. They also lose control over the insurance settlement, and the entire check of the payment may legally need to be signed over to the storm chaser - regardless of the quality or quantity of work completed. The property owner may lose some control over materials used, leaving the storm chaser free to cut corners in order to increase their profit. Most importantly, warranty repairs can be very difficult to obtain as most storm chasers leave the area as soon as the storm "plays out." These companies are generally gone long before warranty issues arise. To make matters even more difficult, some storm chasers lease local company names so they appear to be local. Once they complete their work in the area, they leave. The local company is then responsible for the warranty work. Of course, the volume of warranty work is often so great the local company ends up out of business, leaving the property owner with problems. Storm chasers are also very damaging to the local economy. They deprive local contractors of business and decrease the number of resources you have when your roof suddenly springs a leak.

HOW TO SPOT A STORM CHASER

Storm chasers usually:

- » Come door to door and try to get you to sign something immediately
- » Use high pressure sales tactics
- » Offer you a "Free Roof" or "Free Siding" or offer a way around paying a deductible (This is insurance fraud!)
- » Have out-of-state license plates or drivers license (And YES, you can and should ask to see a driver's license to verify identity.)
- » Are unable to produce recent, local references (or references from before the storm date)
- » Are unable to produce local supplier references (Always check references from potential contractors' suppliers. If suppliers aren't paid in a timely fashion by a contractor, they can legally place a lien on your home.)
- » Are unable to produce a roofing license and certificate of insurance with the same identification information. A legitimate local company should show you an IL Roofing License and a Certificate of Liability/Workers Compensation both issued in the same name. If the names don't match, you may not be protected.

Dispose of Oily Rags, Household Hazardous Waste Properly

Fire Departments across the country have responded to several fires over the last few years that were caused by the improper storage and disposal of oily rags after they had been used for staining cabinets during remodeling operations. In some cases, these fires resulted in partial damage or even total loss of the home.

Remodeling projects often involve the use of products with high volatile organic compounds, which make them flammable. Examples of these products are oil-based paints and stains, varnishes and polyurethane, paint thinners, etc. Oily rags have a long history of being a source of fire, because many people are not aware that they have the ability to spontaneously combust and catch on fire. For a fire to exist, it needs heat, oxygen and fuel. Oily rags that are folded or balled up and tossed on the floor have the danger of going through a process that starts with oxidation. As the oil is drying on the rag it produces heat, and air gets trapped in the folds or balled up portions. The combined heat and oxygen, added to the rag that is usually made of combustible cloth and can become a source of fuel, create a fire hazard. Heat, oxygen and fuel are all that is needed to create a fire, which is why oily rags that are not disposed of properly can create a fire that people are not prepared for.



How to Dispose Of Oily Rags

Oil or gas-soaked rags should be safely disposed of using one of the following steps:

- » Hang them outside to dry in a safe area or spread them out flat, making sure they are weighted down outdoors. They should not be in a pile. Once they are dry, they should be disposed of properly. For somebody who uses oily rags on a daily or weekly basis, the oily rags should be placed in a listed oily waste container and emptied by a private contractor.
- » For a less frequent user, the now dry oily rags should be stored in a small, airtight, non-combustible (such as metal) container with a tight-fitting lid. An old paint can is a good example. The rags should be completely covered with a solution of water and an oil breakdown detergent. Do not add any other combustible material (stuff that can catch fire). The user should then dispose of the rags during a city-sponsored hazardous waste collection day.

Fairmont Farmers Mutual Loss Control Program

Making sure your family is protected and reducing your losses is important. That is why a member of the Fairmont Farmers Mutual Loss Control team visits your home or farm periodically to conduct safety and property surveys. Fairmont Farmers Mutual will mail a postcard notifying you prior to a visit from one of our team members. These visits will include taking photos, checking building dimensions and gathering other pertinent information with regard to your insurance policy.

These surveys are conducted in an effort to ensure that your agent has the information necessary to

adequately insure your property. In addition, we are working to prevent losses which may cause a disruption in your life and also increase the cost of insurance for all our mutual policyholders.

A door hanger will be left at your property upon completion of the loss control survey. This door hanger may include notations regarding your property.

There are links to view the postcard and door hanger on our website under the Loss Control tab, supplemental page. If you have questions regarding our loss control process, please contact your agent.

TIPS FOR HIRING A CONTRACTOR

Before you hire a contractor, the Department of Labor and Industry suggests the following:

- » ask for the contractor's license number and contact the Department of Labor and Industry at (651) 284-5069 or 1-800-342-5354 to verify the builder is currently licensed and to find out if they have a disciplinary history; (The status of a contractor's license can also be verified by using DLI's Licensing/Certificate search.)
- » ask the contractor how long and where they have been in business;
- » ask for references and check with former customers to see if they were satisfied with the work;
- » ask for a Minnesota business address other than a post office box;
- » ask for a local phone number where the contractor can be reached during normal business hours;
- » check the contractor's litigation history on the state court system's website at <http://pa.courts.state.mn.us/default.aspx>.

Avoid contractors that:

- » arrive in an unmarked truck or van;
- » ask you to sign an estimate or authorization before you have decided to actually hire them;
- » appear to be willing to do the job at an unusually low price;
- » offer to pay your deductible or offer you discounts or other compensation for hiring them;
- » only provide a post office box for their business address;
- » require full or substantial payment before work begins;
- » refuse to provide you with a written estimate or contract;
- » refuse to provide you with a license number issued by the state of Minnesota;
- » refuse to provide you with references;
- » show up at your door unsolicited; or
- » use high-pressure sales tactics.

Before you sign a contract, make sure it includes:

- » a detailed summary of the work to be done;
- » a description of materials;
- » the total contract price or how the price will be calculated; and
- » specific timelines and provisions that address what will happen if the contractor fails to meet the contractual deadlines;

Regulation is in place to protect homeowners entering into contracts with roofers. With certain restrictions, homeowners are allowed to cancel a roofing contract if their insurance company denies the claim.



For additional information please visit the Department of Labor and Industry's website at: <http://www.dli.mn.gov/CCLD/RBCConsumer.asp> OR for more information about choosing a contractor and consumer protections, go to the Minnesota Attorney General website at www.ag.state.mn.us. Search for Home Building and Remodeling.

Fairmont Farmers

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