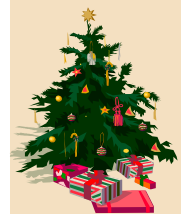


the ELLINGTON MUTUAL insurance company

NEWSLETTER

2009 Winter Issue

Have a Safe & Happy Holiday Season



The Staff and Board of Directors wish you all a Safe and Happy Holiday Season.

Once again we want to take time to thank you for your business. The challenging economic times persist. The news is full of companies asking for a government bailout. However, here at Ellington Mutual we remain financially sound and secure.

We look forward to serving our customers

for many years to come, staying true to our proud heritage.

As we welcome 2010, don't forget to tell your friends and neighbors about the friendly, local and personal service you have received from your insurance company. Remind them that we are a part of the community. We support local civic organizations. We sponsor local sports teams. Our agents understand local conditions and help you and your neighbors select the correct coverage. Thank you for your continued trust in Ellington Mutual.

Do You Have A Personal Property Inventory?

If your home was destroyed, or a theft occurred, could you compile a complete list of your personal property from memory? Most people couldn't, but that's something we would ask you to do at the time you file a claim.

A household personal property inventory not only serves as a valuable record of your possessions, it also helps you judge the adequacy of your present coverage.

We have developed a tool to help you create a personal property inventory. It can be found on our website under, "Personal Property Inventory", on the left side of our home page.

Once you complete the inventory it can be stored electronically on a flash drive in your safe deposit box. That same flash drive could include photos of various items and of each room. The document can also be printed and stored in a safe location, away from your home.

Eager to get started?

Visit www.ellingtonmutual.com for more details.

New Scholarship Applications Due 3-1-10

Each year Ellington Mutual has been awarding two scholarships to children of Ellington Mutual policyholders. Two scholarships are again available for this upcoming year. Applications will be available in high school guidance offices. What a great investment in our community's future!

The New 2010 Calendar Is Enclosed



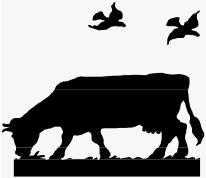
Farm Coverage

Did you know we offer Ingestion of Rocks and Foreign Objects and Rental Cost of Substitute Machinery coverage? In fact, we have added \$1,500 of coverage for rental machinery to the farm policy. In order to qualify, a listed self propelled machine must be damaged by a covered peril such as fire. We will then reimburse you for up to the limit chosen to rent a substitute machine.

The coverage for ingestion of rocks or foreign objects is also available up to a \$5,000 limit. If you have either of these exposures, see your agent for a quote on adding these important coverages to your farmowners policy.

Livestock Losses

Please remember that in order for us to adjust a loss involving the death of an animal, we must be given the opportunity to inspect it before it is moved. This involves loss from lightning or electrocution. Depending on the circumstances, a vet report may be needed to verify the loss. Please notify us or your agent immediately of a loss.



Board of Directors

In 2010, at our annual meeting we will elect three directors to serve a three year term on our Board. Have you ever thought about being on Ellington's Board of Directors? If so, please contact Howard Schwartz at the office or any of our current Directors.

Are You Looking at a New Snowmobile?

Please contact your agent or our office before you purchase a snowmobile. Certain higher performance sleds are on our prohibited list. It's better to check it out before you buy!



Annual Meeting

The 131st annual meeting will again be held at Crystal Falls Banquet Hall, in New London. Although it will not be quite the event we had earlier this year, to celebrate our 130th year, it promises to be a good time. The meeting will be held on March 16, 2010 at 7PM. Please make plans to attend.

Smoke Alarm Recall

The US Consumer Product Safety Commission has circulated a recall of the Kidde Model P12000 dual sensor smoke alarm. They have the date code 2008 Aug. 01 through 2009 May 04. The model number and the date code are on the back of the unit.

If you have one of these units call Kidde at 1-877-524-2086.

How to File a Claim to get Quick Service

If you have a claim to report, please call it in to our office directly or file it through our website. If we get all of the necessary information directly from you, it will prevent delays.

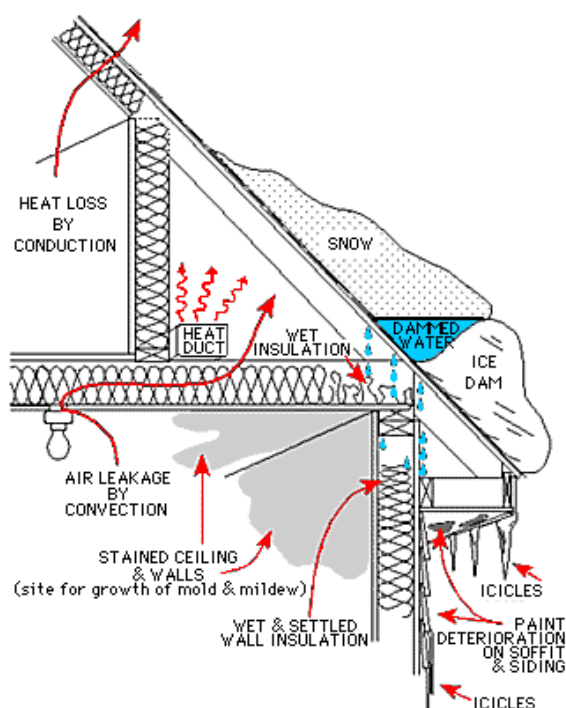
Our phone number during working hours is 920-779-4515 or toll free 1-800-953-4515.

When you have a claim we must be given the opportunity to inspect the damage or parts. If it is necessary to get the damage repaired immediately, you must save the damaged parts for inspection.

What is an Ice Dam?

An ice dam is a ridge of ice that forms at the edge of a roof and prevents melting snow (water) from draining off the roof. The water that backs up behind the dam can leak into a home and cause damage to walls, ceilings, insulation and other areas.

Below is a cross section of a one and a half story house with an ice dam.



There is a complex interaction among the amount of heat loss from a house, snow cover and outside temperatures that leads to ice dam formation. For ice dams to form there must be snow on the roof and, at the same time, higher portions of the roof's outside surface must be above 32F while lower surfaces are below 32F. For a portion of the roof to be below 32F, outside temperatures must also be below 32F. This refers to the average temperature over sustained periods of time.

The snow on a roof surface that is above 32F will melt. As water flows down the roof it reaches the portion of the roof that is below 32F and freezes. Voila!-an ice dam.

What causes different roof surface temperatures?

Since most ice dams form at the edge of the roof, there is obviously a heat source warming the roof elsewhere. This heat is primarily coming from the house.

In a house, heat moves through the ceiling and insulation by conduction through the ceiling. Heat is also transferred to the attic space by leaking around and through openings in the ceiling. These include recessed lights, kitchen or bathroom exhaust systems, electric boxes and pipes. Other sources of heat in the attic space are chimneys that allow the transfer of heat. Also leaky or poorly insulated attic duct work.

Preventing ice dams.

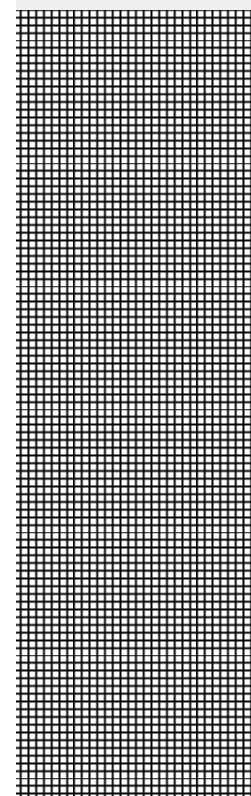
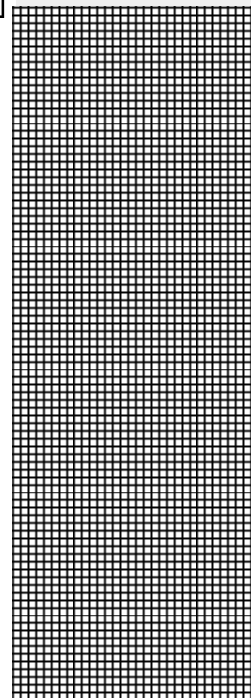
First, making the ceiling air tight so no warm, moist air can flow from the house into the attic space. As an added benefit you will save on heating costs.

Second, after sealing the leakage paths, consider increasing the ceiling/roof insulation to cut down on heat loss. Mechanical attic ventilation is not recommended in this part of the country. It can cause attic moisture problems and undesirable negative pressure in the home.

Dealing with ice dams.

Remove snow from the roof. This eliminates one of the ingredients necessary for the formation of an ice dam. A "roof rake" and push broom can be used to remove snow but care must be taken to not damage the roofing materials. Consider hiring a professional!

In an emergency situation where water is flowing into the house, making channels through the ice dam allows the water behind the dam to drain off the roof. Hosing with tap water on a warm day will do the job. Work upwards from the lower edge of the dam. This channel will become ineffective within days and is only a temporary solution.



Dog Claims



In this exact spot in last years newsletter I talked about dog bite claims. Unfortunately, this past year brought even more dog related claims then ever before. The cost of these claims continues to climb. In the United States, 4.5 million people are bitten by dogs each year, half of them are children. The average dog bite claim costs \$24,261!

Did you know that in Wisconsin we have a statute called the "second bite law"? This rule states that at the discretion of the judge or jury, the amount awarded can be doubled if this is a second incident for the dog. Basically, if a dog bites someone or causes property damage and does it again, the award can be doubled.

Please take care when adopting or acquiring a new dog. Please check with your agent to see if the dog is on our prohibited list.

Electronic Fund Payments

Did you know we can accept payments via the telephone or directly from our website? Simply give us a call or click, "Make a Payment", on the left side of our homepage.

You will need to have your policy number and your check book handy. You will be asked to provide identification information printed on your checks. This is an extremely convenient way to make your payments.

Did you know we offer various premium payment plan options? Depending on the amount of your premium, the payments can be annually, semi-annually, quarterly or monthly. Please contact your agent to discuss the various options.

Umbrella Coverage

In last years newsletter I mentioned this extremely important coverage that is now available from Ellington Mutual. An umbrella policy provides additional coverage over the liability limits of your other policies such as homeowners, farmowners and auto. Pick up any newspaper and you can read about the outrageous jury awards being handed down on an almost daily basis. What those articles often don't mention is how those awards are paid. Often there is a renter, homeowner or farmowner involved. These awards are financially devastating unless you have the appropriate insurance coverage in place.

You can also add, for an additional charge, underinsured and uninsured motorist coverage to your umbrella policy. This coverage will provide additional protection should you be involved in an auto accident with an uninsured or underinsured motorist.

See your agent for a quote on this extremely important and affordable coverage.

How to Lower Your Premium

One option to lower insurance premiums is to increase your deductible. A \$500 deductible will lower your property insurance premium by 5% and a \$1,000 deductible will lower it by 10%. This can add up to hefty savings for you. Please talk to your agent at renewal about this money saving option.

Backup of Sewer Coverage

This option provides coverage for not only the backup of sewage but overflow of a sump pump pit. The cost is minimal at \$25 for \$5,000 coverage with higher limits available. Please speak with your agent about this important coverage.