Protect Your Property from Lightning Strikes

Lightning strikes are one of the major sources of external power surges that can severely damage electronic equipment and cause fires - both of which can be dangerous and are a huge disruption to a family or business.

For lightning protection, a whole-house/building surge protector is the best starting point for reducing the risk of damage. A number of utility companies have programs to provide and install whole-building surge protection systems. If this is not available in your area, consult a licensed electrician.

For more tips, see page 2.

~ Source: disastersafety.org

Paying Your Brethren Mutual Insurance Premium Is Just a Click Away

Paying your Brethren Mutual insurance premium is just a click away. Visit www.bmic.com and easily make a payment.

- Save on time.
- Save on postage.
- Save the environment.

Step-by-Step Instructions to Make Your Online Payment...

1. Access Brethren Mutual’s website @ www.bmic.com.
2. Look for the Manage Your Account login box in the upper right hand corner of the page.
3. If you do not have an existing account, select the “Register Now!” link to create an account.
4. If you have an existing account, enter your e-mail address and password, and click the Login box.
5. Once logged in, select the policy you would like to make a payment on and click “Make a Payment.”
6. Choose to pay your premium with a Visa, Mastercard or Discover card or select the EFT (Electronic Funds Transfer) method to have your premium directly taken out of a designated bank account.
7. For assistance, please contact Brethren Mutual’s Policyholder Services Department at 800-621-4264 or TDD: 800-888-3650.
Brethren Mutual’s Relay for Life Team Raises Over $13,000 for American Cancer Society

Brethren Mutual’s Relay for Life team raised over $13,000 for the American Cancer Society. Brethren Mutual employees volunteer their time throughout the year to participate in various fundraising activities to raise money for the annual Relay for Life event held in Hagerstown, MD each June. Throughout the year, bake sales, holiday raffles, special meals...and, a balloon launch are planned on a monthly basis.

Pictured at right in front of Brethren Mutual’s building, Brethren Mutual employees gear-up for the Second Annual Relay for Life Balloon Launch.

Brethren Mutual’s 15th Annual Charity Golf Tournament Benefits Local Non-Profit Organizations

This past June, thirty-six foursomes participated in Brethren Mutual’s 15th Annual Charity Golf Tournament held at Black Rock Golf Course in Hagerstown, MD. Over $12,000 was raised to benefit the Brad Browning Memorial Scholarship Fund and Washington County Children in Need, Inc.

One half of the proceeds benefit a graduate of Grace Academy (Hagerstown, MD) and assist with their college expenses in memory of Brethren Mutual Executive Vice President Brad Browning who passed away as a result of a skiing accident in 2006. The other portion will help provide essential clothing, personal care items, and education supplies to all Washington County children in need.

Brethren Mutual Named 2011 Super Regional Property/Casualty Insurer™

Brethren Mutual is pleased to announce Demotech, Inc. has recognized the Company as a Super Regional Property/Casualty Insurer™ in 2011. Demotech, Inc., is the official research partner of the Insurance Journal.

What does this mean to you as a Brethren Mutual policyholder? According to Insurance Journal, a Super Regional Property/Casualty Insurer™ is an individual company writing multiple lines of insurance in multiple states. But, more importantly it means Brethren Mutual is a strong, stable market that works hard for its agents and insureds.

Lightning Protection Tips

In addition to whole-house/building surge protection, IBHS (Insurance Institute for Business & Home Safety) strongly recommends the following:

- Install additional protection for important or expensive electronic equipment. Consider localized surge protection for power cords to the equipment and any telephone and cable/satellite TV lines connecting to the equipment.
- Have a licensed electrician or home/building inspector review the power, telephone, electrical and cable/satellite connection to your building.
- Be sure you have adequate grounding of the power line connection and your power distribution panel.
- All utilities should enter the structure within 10 feet of the electrical service entrance ground wire and be bonded to that grounding point.