

FOR IMMEDIATE RELEASE



Is Your Home Winter-Wise?

Fremont Insurance offers tips for protecting a home from the ravages of winter

Fremont, Michigan, January 8, 2010 – As icy weather descends on the Great Lakes state, predictions from a variety of sources have Michigan residents bracing for a long cold winter ahead. According to The Old Farmers Almanac (<http://www.almanac.com/>), which has been around since 1792 and claims an 80 percent accuracy rate, Michigan will experience a colder than average winter this year, with the coldest, snowiest weather coming mid to late January and into February. Now is the time to make sure that your home is prepared for the months ahead. Fremont Insurance (OTC BB: FMMH), a Michigan-exclusive property and casualty insurance carrier, offers a few tips to help Michigan homeowners winterize their homes against two of the most significant winter risks: ice dams and frozen pipes.

“Michigan winters are notorious for their severity and the extensive damage that they can do,” said Kurt Dettmer, Vice President of Marketing for Fremont Insurance. “There are some simple things that you can do to prepare your home, and also some steps to take throughout the winter.”

Ice Dams occur when heavy snow buildup melts during the day then refreezes as temperatures drop overnight. After several days of this cycle, the melted water and ice work up under the shingles entering the attic and damaging ceilings, walls and contents. To help prevent dams from forming:

- Keep gutters and down spouts clear of debris, snow and ice, so melting roof snow can flow
- Keep snow on your roof to a minimum. Roof rakes let you stand on the ground to safely pull the snow off the roof
- Evaluate attic insulation and ventilation. Good airflow is essential to a cool, dry attic

Frozen Water Pipes cause extensive damage to many homes and businesses every winter. If you think turning the heat down while you’re away or on vacation will save you money, think again. If your water pipes freeze and burst, it could cost thousands of dollars in damage. Homeowners can take some simple preventive measures:

- Locate and insulate pipes susceptible to freezing – typically near outer walls, in crawl spaces, or in the attic
- Wrap pipes with UL-approved heat tape and seal air leaks
- Disconnect garden hoses and shut off and drain water from pipes leading to outside faucets
- Drain and shut off the water supply (except indoor sprinkler systems) if you expect to be away for several days
- Have someone check regularly to ensure the heat is still on and things are okay
- Make sure you and your family know how to shut off the water to your home

If you do discover frozen pipes:

- Never try to thaw a pipe with an open flame or torch
- If pipes burst, stop the flow of water as soon as possible to minimize damage
- Be mindful of the risk of electric shock in and around standing water
- Call a plumber and contact your insurance agent right away

About Fremont Michigan InsuraCorp, Inc.

Fremont Michigan InsuraCorp, Inc. is the holding company for Fremont Insurance Company. Headquartered in Fremont, Michigan, the company provides property and casualty insurance to individuals, farms and small businesses exclusively in Michigan. Fremont Michigan InsuraCorp’s common stock trades under the symbol “FMMH.”

MEDIA CONTACT: Kurt Dettmer, kdettmer@fmic.com
Fremont Insurance, 231-924-8411

Jeremy Bakken, jbakken@lambert-edwards.com
Lambert, Edwards & Associates, 616-233-0500

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