



# We can replace your property, but we can't replace you or your family...

**We are committed to providing you service that is second to none. With that promise, we would like to remind you of yearly maintenance issues that are associated with the wood-burning unit in your home:**

- Frequently check the unit and chimney flues
- Inspect the chimney from the roof, using a flashlight to look for obstructions or damage
- Check the stovepipes for creosote build-up
- If a creosote build-up is identified, have the chimney and stove professionally cleaned
- Burn only seasoned wood, preferably 2 years old
- Keep combustible materials away to avoid the danger of ignition
- Alert children to the hazard of high surface temperatures, and keep them away from the stove to prevent burns or clothing ignition
- Maintain a multi-purpose fire extinguisher near the stove
- Check the date on the extinguisher and on the smoke detectors

These types of service reminders are just one more reason policyholders of Fremont Insurance are not just purchasing a promise of future service; they are entering into a relationship that starts today! It's our history, experience, and commitment to service that separate Fremont Insurance Company from the rest of the industry.

**For more fire prevention advice, visit us online at [www.fmic.com](http://www.fmic.com)**

**Fremont Insurance has been insuring and investing exclusively in Michigan since 1876.** By making this state our only place of business, we know the local geography, climate, demographics, and lifestyle in ways that national insurers can't.

Whether you're looking for home, auto, commercial, farm, or marine coverage, we can create a program tailored to your needs.

Ask your independent agent today to find out more about our exceptional pricing, dynamic products, and unparalleled service.

[www.fmic.com](http://www.fmic.com) 888.968.3664

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**Fremont Insurance**  
IS PURE MICHIGAN®