

## Fireplace Recall

The following information was obtained from the Consumer Safety Product Commission:

### Kozy Heat Fireplaces – Hussong Manufacturing and American Flame Recall Three Gas Fireplaces and Fireplace Inserts

Since many policyholders in our area may have Kozy Heat fireplaces installed in their homes, we thought we should pass on the following important recall information:

Recall date: April 04, 2014; Recall number: 14-144

#### Recall Summary

**Name of product:** Kozy Heat, Ambiance and Stellar Hearth gas fireplaces and fireplace inserts

**Hazard:** The main control module can allow gas to be released and buildup in the burner area, posing an explosion hazard.

**Consumer Contact:** Hussong Manufacturing at (800) 253-4904 between 7:30 a.m. and 5:00 p.m. CT Monday through Friday, or online at [www.kozyheat.com](http://www.kozyheat.com), [www.ambiancefireplace.com](http://www.ambiancefireplace.com), or [www.stellarhearth.com](http://www.stellarhearth.com), then click on "Recall Information" for more information.

#### Recall Details

##### Description and Models

This recall involves Hussong Manufacturing direct vent gas fireplaces and gas fireplace inserts that use American Flame brand main control modules. The recalled products

are 22 models sold under the brand names Kozy Heat Fireplaces, Ambiance Fireplaces and Stellar Hearth Products. Recalled fireplaces and inserts were manufactured between October 2009 and April 2013. The fireplace name, model number, manufacture date and serial number are on a silver testing label attached by a chain and next to the gas valve of the fireplace or fireplace insert.

#### Incidents/Injuries

Hussong Manufacturing received reports of nine incidents of gas being released prematurely and exploding, resulting in minor property damage and two reports of abrasions.

#### Remedy

Consumers should immediately stop using the recalled fireplaces and fireplace inserts, turn off the gas to the units and contact the dealer where the unit was purchased or Hussong Manufacturing to have the ignition board on the fireplace main control module replaced free of charge.

#### Sold at

Fireplace dealers and distributors from October 2009 to April 2013 for between \$1,450 and \$3,325.

#### Manufacturer

Hussong Manufacturing Co. Inc., d/b/a Kozy Heat Fireplaces, of Lakefield, Minn.

For the complete article with information regarding this recall please visit the Consumer Safety Product Commission website at <http://www.cpsc.gov/en/Recalls/>.



# Do I Have Hail Damage on My Roof?

Generally, hail must be 1¼ inches in diameter (half-dollar size) before it causes damage to heavy composite shingles or wood shake shingles. Lightweight composite shingles may show damage after being struck by 1-inch diameter (quarter size) hail. Only deteriorated composite shingles will show hail damage due to hail less than 1 inch in diameter, and the hail generally must be more than ¾ inch in diameter (dime size).

If your area has received hail large enough to possibly cause damage to your roof, you may want to examine other objects at ground level before calling your insurance company or pulling out your ladder. Hail strong enough to damage a roof will also cause damage to nearby cars, wood fences, shutters and/or exterior siding. Also a significant amount of shingle granules appearing at the end of downspouts may indicate potential damage; however, granule loss, in and of itself, does not prove hail damage.

An inspection of the roof can reveal other causes that could have led to damage. There are certain types of damage to consider before assuming you have hail damage:

**Embrittlement/Hardening** – Each composite shingle has four layers: a mat composed of glass fibers or organic materials; asphalt; a filler made of sand and limestone; and granules made of crushed stone with a ceramic coating. When the shingle is exposed to the weather, the asphalt will deteriorate and shrink. The shingle will harden, become brittle and may demonstrate one or more of the following phenomena:

**Cupped or Curled Edges** – As the outer edges of the shingle shrink at a faster rate than the interior of the shingle, the edges tend to curl up or down.

**Craze Cracks** – These are hairline cracks that appear in a random pattern throughout the shingle.

**Horizontal, Vertical or Diagonal Cracks** (also known as Splitting) – Caused by asphalt shrinking at opposite ends of the shingle. As these ends shrink, the middle of the shingle pulls apart, leaving a crack (split).

**Discolored Streaks or Patches** – Lichens or algae can grow on shingles in most weather conditions. The colors usually seen are green, brown, orange, gray, or a mixture of those colors.

**Splices** – Occasionally, a shingle is created at the place where one end of a roll of mat ends and the new roll begins. The splicing together of these rolls leaves a double thickness of mat that does not allow the remaining layers of the shingle to be properly formed.

**Blisters** – Heat causes the asphalt to release gases, which sometimes are trapped

by the surrounding layers. The resulting blisters can then “pop,” and leave pockmarks in the shingle. A blister does not have the characteristic “bruise” that can be felt in a shingle that was struck by a hailstone.

**Diagonal Pattern of Deterioration** – If you see a diagonal pattern of shingle deterioration or color gradation appearing across three tabs of shingles, it generally is a result of a manufacturer’s defect in the shingle. The diagonal pattern shows up as a result of the pattern that was used by the roofer when installing that batch of shingles on your roof.

**Rounded or Horseshoe Shaped Areas** – These areas, where the granules are compressed into the coating asphalt, and the granules themselves appear to have been rushed to a powder, are caused by hammer damage. Such damage usually occurs near ridges. Hail damage will result in a random pattern of strike marks in various sizes. If you can see a pattern to the damage, it was not caused by a random phenomenon like hail. In addition, hailstones will leave a “bruise” in the mat, which your fingers can usually detect in and around the crater.

If, after surveying the damage, you believe you have a hail claim, call your insurance agent. An adjuster will be sent out to consider the nature and extent of the damage. Depending upon the circumstances, the adjuster may or may not require your physical presence to review the damage. Therefore, you may wish to prepare a written list of items which also appear to be damaged (i.e., windows, shutters, siding, fascia, ceilings, satellite dishes, etc.) for the adjuster’s consideration.

You are responsible for taking any steps necessary to prevent further damage to your property after the hailstorm. We will pay up to \$1,000 for reasonable and necessary repairs. Any repairs above \$1,000 will need prior approval from the adjuster. If the necessary repairs must be done before the adjuster can personally inspect the damage, videotape or take good quality photographs of the damage. Retain damaged items such as carpet, furniture, etc., for the adjuster to examine before discarding them.

If you have not already done so, find your insurance policy and become familiar with it. You may find that you have additional coverage you had forgotten about. Make sure you also are aware of what the policy requires you to do. And, double-check the policy’s exclusions so you will know what is not covered by your policy.

In addition, if you have personal property to be replaced, try to find as many receipts as you can, in order to determine how much you paid for those items.

After inspecting the damage, the adjuster will work with you to determine a proper scope of damage and cost of repair. Depending upon the nature and extent of damage, your adjuster may recommend repair or replacement. In addition, the adjuster will calculate the Actual Cash Value (ACV) of your roof immediately prior to the hailstorm. If your roof was worth 75% of the value of a new roof, you will be entitled to 75% of the estimated cost to repair or replace the damaged area. Your deductible will also be taken off of the estimated ACV amount.

If your policy provides replacement coverage, the insurance company will pay you the difference between the ACV estimate and the cost to repair or replace the damaged area or items after the designated repairs have been made. However, you must make these repairs within a specific amount of time, usually 180 days. Your policy will specify any such time requirements.

If, after obtaining estimates from roofing companies, you find the adjuster’s estimate lower than the roofers’ estimates, let your adjuster know. There may be differences in materials or damage that he or she can explain or resolve for you.

Portions of this information were provided by the Nebraska Department of Insurance.  
[www.doi.ne.gov](http://www.doi.ne.gov)



# 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/RBCCConsumer.asp>.

Fairmont Farmers Mutual is celebrating its 125th year of operation in 2014. Below are a few excerpts from the very first minute book. We must apologize if some of the names are spelled incorrectly. The minute books were recorded entirely by hand in cursive and are sometimes very difficult to decipher. Enjoy!



### **June 27, 1891**

Meeting of the Board of Directors of Fairmont Farmers Mutual Insurance Company met at Fairmont on June 27, 1891. Members present: C.W. Jones, President, W.H. Willson, Secretary, D.B. Kelly, J. Mitchell, John Brady, J.P. Druning, Geo. Gratz, R. Jagodzinske, and Peter Oleson.

Claims of Geo. Hopp for loss by lightning of one colt was presented and allowed at \$40 and ordered paid. The claim of Fred Drewe was also presented for loss of one mare killed by lightning – was disallowed. Claim of Henry Fritre for loss by lightning of one yearling steer was presented and allowed at \$8 and ordered paid. The claim of Herman Mittelsteadt for loss of a gray mare killed by lightning was presented and D.B. Kelly and John Brady were appointed as a committee to investigate the matter.

### **November 11, 1892**

Directors met at the E.F. Wade office. Members present C.W. Jones, W.H. Willson, J. Mitchell, John Brady, Geo. Gratz, and R. Jagodzinske.

The loss of Ludwig H. Hausier for \$23 for 1/8 interest in 128 bushel of wheat was presented and allowed and ordered paid. Loss of Julius Frustnow was presented for 7 stacks of wheat – claim allowed and ordered paid at \$100.

W.H. Willson, Secretary

# Summer Fun

## Watercraft

Minnesota – being the land of 10,000 lakes – provides many of us the opportunity to enjoy the water with boats, pontoons, jet skis and other water toys. However, there are some things you should be aware of before you hit the water.

Your policy may supply limited or no coverage for these items without an inland marine and/or liability endorsement to your policy. If you own or are planning to rent any water craft this summer, please contact your agent to verify that you have the coverage you need.

## Docks and Lifts

Along with the boats come docks and lifts. Once again, your policy may provide limited coverage for these items but it does NOT provide coverage for wave action. Wave action is the primary cause of damage to docks and lifts. An inland marine policy or endorsement is the best way to ensure that you have coverage for your docks and lifts.

If you have questions regarding this inland marine coverage, please contact your agent.

# Fairmont Farmers

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