

A Warm Welcome to All!

We would like to start by thanking those that came to the 2014 Fall Agents Meeting. It was great to see you all! As the season changes once again into winter and holidays approach, we wish you a warm, happy holiday season. This newsletter includes updates, announcements, and advice on how to keep homes warm and safe this winter. Enjoy and have a great day!

-The FMT Team

Happy Thanksgiving!

In honor of Thanksgiving, Farmers Mutual of Tennessee will be closed Thursday, November 27th and Friday, November 28th. We will re-open Monday, December 1st at our usual time of 8:30am. We wish you all a safe, happy, and family-filled holiday!



Submitting Change Requests

As of November 1, agents are now required to submit all change requests through BriteCore. Instructions on how to do this can be found on our website at www.fmtinsurance.com/newsletters/ or by clicking [here](#).

If you have any questions about this or would like assistance, please contact Wes Gainey.

NOTE: It has come to our attention that when a named insured has multiple policies, agents are not able to edit the mailing address. In this cases like these, please send an email to your underwriter.

Farmowners and Church Policies

We are happy to say that Farmowners and Church lines are available for quoting on BriteCore. New Farmowner underwriting guidelines are available at <http://www.fmtinsurance.com/manuals/> or [here](#)

Welcome, Victoria!

Please welcome our new accounting assistant, Victoria Falconnier, to the FMT team! Below is a directory of FMT staff for your reference:

[Directory of FMT Staff](#)

Required When Submitting An Application

Please review and print these requirements for your reference.

[Required When Submitting Applications](#)

Tips for Weatherizing Homes

Here are some useful tips to pass along for keeping homes warm and heating bills low:

- Add more insulation to your attic if you have one.
- Caulk cracks around windows and doors to eliminate drafts.
- Add weather stripping to doors and windows.
- Install outlet gaskets to electric outlets located on outer walls to prevent drafts.
- Clean your furnace and replace the air filter. Dirty air filters clog the flow of air and could start a fire.
- Close off rooms that are not in use.
- Service your wood burning stove (more below).

Advice from Claims

Now that the cold has set in, please remind your customers to practice good maintenance of their wood burning stoves. This will help them be more functional and will also prevent fires this winter. The biggest things to look out for are:

- Chimneys - they should be swept at least once a year, preferably twice to prevent tar buildup
- Flues - also needs to be checked for tar deposits and checked to make sure that there are no gaps between the various pieces of flue pipe
- Doors - these should be airtight for optimum performance



Producer Contest

Don't forget to send in those 2014 Producer Contest form!!! Go to www.fmtinsurance.com/forms/ or click [here](#)

Schedule a Meeting

If you or someone in your office would like some additional training on the BriteCore quoting system, contact Wes (information below) to schedule an online or face-to-face meeting.

Wes Gainey
Agency Relations
865.523.5153 ext. 237
wes@fmtinsurance.com

Have Any Questions?

Lydia Wade
Customer Service
865.523.5153 ext. 221
lydia@fmtinsurance.com

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