GERMANIA TODAY
Insightful information for you | Winter 2025



[Affinity Discount Program expanded: More savings for more policyholders](#)
Page 7

[Your guide to term conversion: Turning short-term coverage into long-term value](#)
Page 8

Winterization essentials: how to *winterize* your *home*

Page 4

Contents



4 Winteriztion essentials: How to winterize your home



7 Affinity Discount Program expanded: More savings for more policyholders

3 A Message from our President

8 Your guide to term conversion: Turning short-term coverage into long-term value

10 Capturing the spirit of rural Texas: 2025 photo contest winners

11 Summary of 2025 changes

12 Recipe: Delicious apple cake

GERMANIA TODAY
Insightful information for you

Winter 2025 | Volume 51, Issue 4

Germania Farm Mutual Insurance Association
507 Highway 290 East
Brenham, Texas 77833
800-392-2202
germaniainsurance.com

Brandon Keller	President and Chief Executive Officer
Jana Willey	Vice President Sales & Marketing
Melisa Bosse	Director of Communication
Madalyn Jozwiak	Contributing Writer
Phillip Tinner	Contributing Writer
Michelle Forhetz	Contributing Writer
Shane Butzow	Designer

A *message* from OUR PRESIDENT



Brandon Keller
President and Chief Executive Officer

As we approach the end of 2025, I want to take a moment to express my heartfelt gratitude to every member of the Germania family. Your loyalty and trust have been the foundation of our continued growth and innovation throughout the year. Together, we've navigated changing times and welcomed new opportunities to serve you better.

This year, Germania focused on strengthening our commitment to community involvement and enhancing our service offerings. Our spring "Give a Hand, Make a Difference" campaign exemplified the spirit of volunteerism that defines our team, as team members gave their time to support remarkable local organizations like Camp for All and Camp Blessing. These efforts not only made a real difference in our communities but also brought our team closer together.

We also rolled out significant advancements in our claims process, making it easier and more convenient for policyholders to file, track, and resolve claims. Through improved technology, including new options for online claims, text messaging with adjusters, and direct chat support, we've aimed to provide faster, more personalized assistance when our customers need it most. Our dedication to serving you remains unwavering, especially during times of weather uncertainty, when reliable support matters most.

Throughout 2025, our focus on innovation and customer care has helped us deliver meaningful results. As we are preparing to close out the year, we look forward to sharing more about new coverage options and savings opportunities for our valued policyholders. I ask you to take a few minutes to read the 2025 Summary of Changes and information on additional groups added to Affinity Discounts in this issue.

On behalf of the entire Germania team, thank you for choosing us to protect what matters most to you. Your continued loyalty inspires us every day, and we are excited to build on these successes together as we step into 2026. Please know that our commitment to supporting you and your family will remain steadfast, and we look forward to another year of partnership, progress, and shared achievement.

Wishing you and your loved ones a safe, joyful, and fulfilling holiday season. Thank you for being part of the Germania family.

Brandon





Winterization essentials:

How to winterize your home

Winter in Texas can vary drastically; one year we barely notice the season, but the next, the entire state is buried in snow for a week. Just as our heavier winter clothes are stuffed away and forgotten some years, our winterization habits may fall to the wayside as well. But we never know when the next barrage of icy weather may blow through and if we aren't prepared, our homes may suffer from the sub-freezing temperatures.

February 2021 was an unfortunate reminder of just how brutal winter can be in Texas, even if such an event is rare. But it doesn't take a polar vortex and state-wide power outages for freezing temperatures to damage your home. Even a weaker cold front can cause outdoor pipes and plumbing to freeze and burst if your home is not properly winterized. Fortunately, winterization practices are simple and inexpensive, especially when compared to the damages caused by a broken pipe. Below we'll cover the basic steps you'll want to take to winterize a house.

Cover outdoor pipes

Outdoor hoses, pipes, and faucets are the most obvious things at risk of freezing and the most important part of your house to winterize. If they are filled with water when the cold hits, they could freeze, expand, and rupture. If temperatures aren't too low for too long, a styrofoam or insulated faucet cover can be a cheap solution. These simply latch on to the spigot and seal it off from the outside air. A towel and duct tape can do the trick if you're in a pinch, too, but that is certainly not the best method.

However, if you're expecting intense cold for a sustained period, it might be necessary to cut off the water supply to the outside faucets and drain them. This is the only sure way to prevent them from freezing and breaking.

Hoses should be disconnected and drained. While an empty hose won't suffer from freezing temperatures, they make a perfect hideout for snakes and insects seeking shelter from the cold. Unless you're trying to make a critter condo, it's a good idea to store hoses in a garage or storage shed.

Check your heater and chimney

Winterization isn't just about making sure parts of your house don't freeze - it's also about making sure your heating methods are functional! Before the cold of winter really sets in, it's a good time to contact your local HVAC service to inspect your heating system. You can also ensure that your system runs optimally by cleaning the filters and vents.

If you use a fireplace to keep your house nice and toasty, make sure your chimney flue isn't filled with squirrel or bird nests before lighting that first fire. It's also a good idea to build a smaller preliminary fire to allow the hot air to rise all the way up through the column before opening the flue. Otherwise, the dense, cold air could flood in and push the smoke out before it's had a chance to warm the pathway up and out.



Winterize windows and doors

Heaters and fires won't do much good if the warm air is escaping! That's why your winterization process should always include a door and window inspection. Inspect your windows to make sure they are properly sealed and cover any holes with a durable caulk or weatherstripping. It's also important to check the weatherstripping around your door frame and replace it if it's worn or damaged. Not only does this keep the cold air out, but it also ensures little critters don't invite themselves in and take a seat next to you at the fire!

Caulk cracks

Look for cracks in and around your walls and seal them with caulk. Although doors and windows are the most likely areas of your home to have cracks and gaps, you'll want to conduct a thorough inspection of the interior and exterior portions of your home as you take steps to winterize your house. Look for any sort of gaps in the walls, siding, and trim that could allow warm air to leak out of your house and properly seal it with caulk or sealant of some kind.

Inspect the roof, clean gutters, and trim trees

Hot air rises, so it's important that your roof is properly winterized. If you're confident with a ladder, carefully inspect the shingles and make sure there are no obvious holes. While you're up there, you might as well clean all of the leaves and sticks out of the gutters and downspouts. Clogged gutters can accumulate extra water, which can be a big problem, especially when frozen.



Winterizing your home also means winterizing your yard! If freezing rain or snow accumulates on trees near your house, it could cause them to sag and damage your roof. Take the time to trim any limbs back away from your roof and windows.

Inspect attic and insulation

The insulation in your attic plays a major role in keeping your home warm during the cold days of winter. When winterizing your house, take a peek in the attic to ensure that all of the insulation is in place and in good shape. If any cracks or gaps open your attic to the outside, unwanted guests like rodents and insects may take advantage of the shelter and can even tear your insulation up to use as a nest. Replace any damaged insulation and seal cracks as needed.

You'll also want to inspect any vents in your attic; vents serve an important function by helping your home regulate temperature. Make sure the vents are unobstructed and functioning properly.

Winterize sprinkler systems

Most sprinkler systems are made out of PVC piping, which is flexible to a degree, but can burst if conditions are right (or wrong). While the ground can be sufficient insulation from a more mild freeze, it's better to err on the side of caution.

Continued on page 6...

...Continued from page 5 - Winterization essentials

The exact steps you'll need to take to winterize your sprinkler system will vary depending on how your system is built. However, the process is generally the same: Cut off the supply of water to the system and then drain the water from it. You may also want to turn off your sprinkler timer should you have one.

If you're unsure of how to go about doing this, your owner's manual should have a section with instructions for winterization. Otherwise, consult the advice of experts, such as the company that initially installed the system.

Winterize plants and landscaping

Plumbing isn't the only thing that hates freezing weather! As you winterize your home, don't forget about your plants! If you have potted plants, find a place in a shed or garage that can offer some protection from the frigid elements. If they are planted in the ground, try and cover them with bed sheets and quilts. This won't always save them, but short of digging them up and bringing them inside, it's the only real option you have.



Although it may sound counterintuitive, watering your lawn before a freeze can help winterize your lawn and protect your grass from the cold. Water in the soil helps maintain heat and can prevent the ground from freezing solid. You can water in the evening for best results overnight - just make sure to disconnect your hose and protect your outdoor faucets after!

Winterization in an apartment

Preparing an apartment for freezing temperatures is like winterizing a house, although you don't likely have to worry about anything outside. Many of the previously mentioned tips, such as checking windows and doors, apply here as well. If you find that there are any places that need maintenance, make sure to speak with your front office about making those repairs.



It is also important to contact your front office or rental agency to check if they have any specific instructions. They may want you to let your faucets drip or ask that you keep your heater set to a certain temperature when you're gone. Many apartment complexes give out winterization checklists at the start of the winter or when freezing temperatures are in the forecast, so be sure to check your mail.

In the event of a winter emergency, such as a power outage during freezing temperatures, your complex may cut the water supply to your building to prevent the pipes from bursting. Should they take this precaution, you'll need to check with them for further instructions. For example, they may need you to open your faucets to let the plumbing system drain, they may ask you to flush and drain your toilets, or they might even need to drain your water heater in rare circumstances. Do not, however, attempt to drain the water heater on your own. This is best left to the maintenance staff.

Germania Members Get Exclusive Perks



As a Germania policyholder, GermaniaPERKS is your gateway to discounts and deals on travel, dining, entertainment, and more. GermaniaPERKS is our member-exclusive program for savings that go beyond insurance, offering unbeatable prices on retail goods, flights, and hotels.

Log in or sign up for GermaniaPERKS now to discover your next bargain or plan the perfect getaway. You can create a GermaniaPERKS account using the access code **GCPH1896**. This code can also be found in GermaniaConnect for Policyholders on the Loyalty Program page. Thank you for being a part of the Germania family, and happy savings!

Affinity Discount Program *expanded:* *More savings* for *more policyholders*



At Germania, supporting the people who support Texas is one of our core values. That's why we were incredibly proud to introduce the Affinity Discount Program, as our way of saying "thank you" to those who allow our communities to thrive. The Affinity Discount Program became available on June 24, 2025, allowing discounts to be applied at the Germania Farm Mutual property policy's next renewal.

Expanded Affinity Discount Program Eligibility

Beginning Jan. 25, 2026, we are pleased to expand our Affinity Discount Program to include teachers, educators, and employees of the State of Texas.

Any policyholder currently employed as a K-12 teacher, instructor or professor in higher education, or employee of the State of Texas — as well as retired teachers, educators, and state employees — may now qualify for a discount of up to 5% on eligible Germania Farm Mutual and Texas Perils dwelling policies.

Availability

We are excited to offer the Affinity Discount Program for exclusive savings on property policies to policyholders belonging to one more more of the groups below. Please contact your Germania agent to have your discount applied.

Rural Customers: Policyholders living in rural areas are automatically eligible for this discount based on their address.

Germania Credit Union Members: Germania Credit Union members, you're eligible! Sign up today by visiting www.germaniacreditunion.com.

Germania Authorized Agency Personnel: As a token of appreciation, Germania Authorized Agency Personnel are eligible.

Military Groups: Active-duty service members and veterans may qualify for discounts in recognition of their service.

First Responders: Firefighters, police officers, paramedics, and emergency personnel may be eligible for affinity group savings.

Agricultural Occupations: Farmers and others working in agriculture-based occupations may receive discounts tailored to their industry's risk profile and lifestyle.

Teachers/Educators: Current and retired teachers and educators are eligible for the discount.

Employees of the State of Texas: If you work for the State of Texas, or are a retired employee, you are eligible for the discount.

Whether you teach the next generation, support essential services, or perform one of the many invaluable jobs that make Texas great, we're happy to offer a little extra savings to show our appreciation for all that you do.





Your guide to *term conversion*: Turning *short-term* *coverage* into *long-term* *value*

If you purchased a term life insurance policy whether for 10, 20, or 30 years, it was designed to give you affordable protection during that time. But when the term ends, something important happens: your premium will increase dramatically.

For example, a 20-year term policy that cost $30/month at age 30 could jump to $200/month at age 50 and keep rising every year. That's because renewal rates are based on your current age and health risk.

Why Does This Matter?

Many policyholders are surprised by these steep increases. Term life insurance is great for temporary needs like covering a mortgage or raising a family, but it's not meant to stay cheap forever. If you want coverage beyond your term, now is the time to explore your options.

Your Options at Renewal

You have three main paths:

1. Renew Your Term Policy

Pros: Keeps coverage in place short-term.

Cons: Premiums will rise every year and can become unaffordable quickly.

2. Buy a New Policy

If you're still healthy, you might qualify for a new term or permanent policy at a better rate.

But if your health has changed, this could be difficult or expensive.

3. Convert Your Term Policy to Whole Life

This is often the most valuable option for long-term protection.

What Is Term Conversion?

Term conversion allows you to switch your term policy to a permanent whole life policy without a medical exam or health questions. You keep your original health rating, even if your health has declined since you first bought the policy.

Why Whole Life Coverage?

Whole life insurance offers benefits that term policies can't:

- Lifetime protection: Your coverage never expires.
- Cash value growth: Build tax-deferred savings you can borrow against.
- Estate planning: Helps with legacy goals, wealth transfer, and final expenses.
- No medical exam: A major advantage if your health has changed.

Is Conversion Right for You?

Consider converting if you:

- Want coverage beyond your term.
- Need guaranteed death benefits and cash value.
- May not qualify for new insurance due to health changes.



Conversion may not be ideal if you:

- Only need temporary coverage.
- Want the lowest possible premiums.
- Prefer to invest outside of life insurance.

Next Steps

Don't wait until your renewal notice arrives. Review your policy now and ask:

- Do I still need coverage?
- Do I want lifetime protection?
- Is conversion the best fit for my goals?

Making the right choice today can help protect your family and your finances for years to come.

Contact GermaniaLIFE for questions and guidance regarding life insurance at glife@germaniainsurance.com.

Thank you for making a difference during our Quote for the Cure campaign!



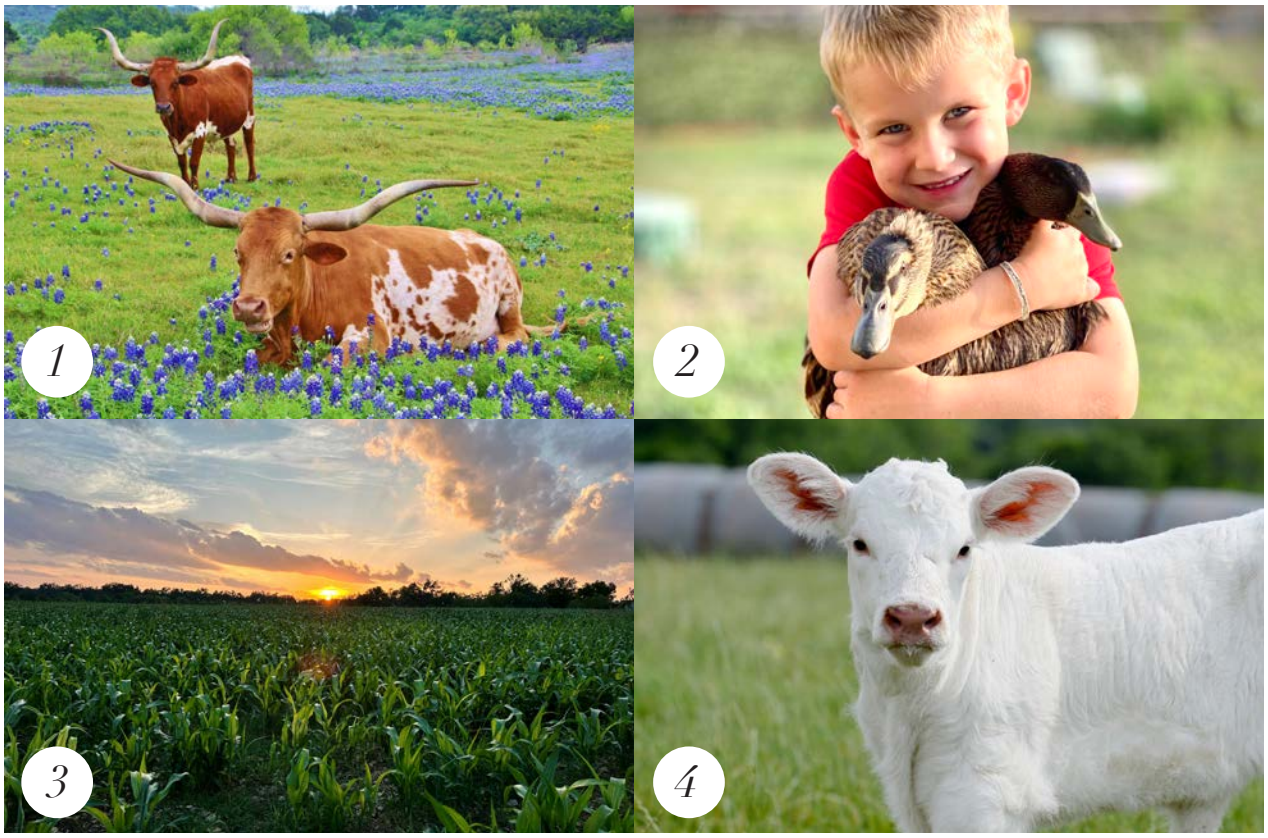
Germania team members showed their support for Breast Cancer Awareness Month by having a Pink Out Day at the Home Office in Brenham, TX.

Throughout October, Germania Insurance pledged to donate $1 to the Breast Cancer Research Foundation for every property and auto quote generated. Thanks to your participation, the impact was incredible!

Together, we generated over 11,000 quotes, which will help fund life-saving breast cancer research and bring hope to those affected.

Your choice to quote with Germania goes beyond insurance, it supports a cause that matters. We're proud to stand with policyholders like you who care about their communities and take action.

Thank you for helping us turn awareness into progress. Your support truly matters



Capturing the Spirit of Rural Texas: 2025 photo contest winners

Germania's inaugural photo contest brought in beautiful photos that celebrated the beauty, heritage, and character of rural Texas. It was an incredible collection of images that showcased sweeping landscapes, charming small towns, and the everyday moments that make Texas unique.

This year's Top 3 and Honorable Mention winners truly captured the essence of rural life:

1. Jerry Cotton – A serene scene of longhorns among a vibrant carpet of bluebonnets, perfectly blending Texas livestock with its iconic spring blooms.

2. Laura Fucik – A tender moment of a young boy cradling ducks in his arms, reflecting the simple joys and close connection to nature found in rural living.

3. Maggie Mohr – Rows of flourishing crops stretching toward the horizon under a warm Texas sky, symbolizing the dedication and resilience of farming life.

4. Honorable Mention for Bobby Boykin – A striking portrait of a snow-white calf standing in a lush green pasture, its gentle gaze capturing the quiet beauty of the countryside.

We extend our heartfelt congratulations to all the winners and thank every participant for sharing their vision of Texas with us.

Looking Ahead: 2026 Photo Contest

The new tradition continues! The 2026 Germania Photo Contest will open in March 2026, and details will be announced in the Spring Issue of Germania Today. We invite you to start planning your shots now, whether it's a quiet country road, a vibrant festival, or the natural wonders that make Texas unforgettable.

Stay tuned for official guidelines and submission details in the coming months. We can't wait to see how you capture the spirit of rural Texas!

Summary of *2025 changes*

Germania had a busy 2025, and our goals for the year centered around bringing you even greater convenience and value. To accomplish that, we rolled out new coverages, features, and ways for policyholders to save—from flexible roof coverage options to discounts for new and returning customers alike.

The table below contains a brief summary of Germania's updates and changes in 2025 along with their effective dates. If you have questions about these changes and how they factor into your policy, please reach out to your authorized Germania agent for information and assistance.

Description of Change	New Business Effective Date	Renewals Effective Date*
Document Upload and Text Messaging Documents and photos can now be attached while filing a claim, and text messages can be exchanged directly with the assigned adjuster.	Jan. 27, 2025	N/A
Companion Policy Discount Enjoy a discount of up to 16% off both lines when bundling Property and Auto policies, our highest discount ever.	Mar. 19, 2025 (Property) Mar. 26, 2025 (Auto)	Apr. 7, 2025 (Property) Apr. 14, 2025 (Auto)
Loyalty Discount We appreciate customer loyalty, so longer-tenured policyholders earn larger discounts. Customers who switched away from Germania within the last two years and returned can purchase policies at their prior renewal discount level.	Mar. 26, 2025	Apr. 14, 2025
Live Chat Support Get real-time support with the Chat button while visiting GermaniaConnect for Policyholders and the Germania Insurance website.	Apr. 1, 2025	N/A
Roof Stated Limit (RSL) Optional coverage that provides scalable limits and deductibles to best meet your needs and budget.	May 5, 2025	June 20, 2025
Affinity Discounts Policyholders affiliated with specific groups are eligible for a discount of up to 5%.	June 24, 2025 Jan. 25, 2026 (Teachers, State of Texas Employees)	July 25, 2025 Jan. 25, 2026 (Teachers, State of Texas Employees)
Multi-Factor Authentication Multi-Factor Authentication (MFA) adds an extra layer of security for your account information when logging into Germania Connect for Policyholders.	Oct. 1, 2025	N/A

**Discounts available on policies renewing after the date shown.*

GERMANIA TODAY

PO Box 645
Brenham, TX 77834-0645

Recipe
Delicious Apple Cake



Cake Ingredients:

1 1/2 cup vegetable oil
2 cups sugar
3 eggs
3 cups flour
½ tsp salt
1 tsp baking soda
½ tsp cinnamon
3 cups delicious apples (peeled and diced)
2 tsp vanilla
1 cup pecans, chopped

Frosting Ingredients:

1 cup butter
3 1/2 cups powdered sugar
1/2 cup cocoa powder
1/2 cup heavy cream

Directions:

1. Preheat oven to 350° and prepare 1 bundt pan.
2. Blend vegetable oil, sugar and eggs - Set aside.
3. Sift together flour, salt, baking soda and cinnamon.
4. Add to mixture slowly, blending well.
5. Stir in apples, vanilla and pecans.
6. Bake at 350° for 1 ½ hours.



Logon
Insurance made simple with GermaniaConnect

Take control of your coverage anytime, anywhere with GermaniaConnect—your all-in-one policyholder portal.

Join thousands of policyholders who've simplified their insurance experience. Get started now and put peace of mind at your fingertips!

Sign up today and enjoy:

- *Instant access to your policy details*
- *Fast, secure online payments*
- *Real-time claims tracking*
- *Easy document management*

Get started at germaniainsurance.com

facebook.com/GermaniaInsurance youtube.com/@GermaniaInsurance1896 instagram.com/GermaniaInsurance