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GERMANIA TODAY

Insightful information for you

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A *message* from OUR PRESIDENT



Brandon Keller
President and Chief Executive Officer

At Germania, we believe in giving back. This issue of Germania Today shines a spotlight on something close to our hearts—volunteerism. Supporting our local communities isn't just something we do; it's part of who we are. As part of our spring "Give a Hand, Make a Difference" campaign, a group of Germania team members spent time serving two incredible local organizations: **Camp for All**, a nationally recognized special needs camp in Washington County, and **Camp Blessing**, a Christian-based ministry serving children and young adults with special needs. From painting cabins to cleaning shared spaces, our volunteers made a meaningful impact—and strengthened their own bonds in the process. I encourage each of you to find ways to get involved in your community. The rewards go far beyond what can be measured.

Summer has arrived, bringing hurricane season with it. An above-average **forecast** is predicted for the Atlantic basin due to warmer sea surface temperatures and potential La Nina patterns. Stay prepared by monitoring forecasts, following weather alerts, and using the information and handy checklists available on our website's **Hurricane Resources page**.

Germania is dedicated to serving you, our policyholders. In the first half of 2025, we implemented various technical enhancements to expedite and simplify the claim process. Policyholders with a registered online account on GermaniaConnect can file a claim any time, day or night, throughout the year – whenever it is most convenient for you. The online process guides you through each step of reporting the incident. After all, no one knows the details of your claim better than you do!

For auto claims, customers can set up and schedule vehicle rentals through Hertz or Enterprise, and arrange vehicle appraisals through our network of premier service facilities. Additionally, the ability to send and receive text messages to and from your assigned adjuster allows for quick updates on the status of your claim.

We hope you find these enhancements helpful. You can also now connect with us directly via chat on GermaniaConnect and our **public website**, as well as through text messages to our main toll-free number, 1-800-392-2202.

And be sure to check out the article in this issue regarding Germania's newest coverages and discounts to help you save on premium costs. For more details, please reach out to your Germania agent.

Brandon

Flood safety guidelines: How to *prepare* and *respond* effectively



Flooding poses a significant threat across Texas, impacting various regions differently. The state's diverse geography, ranging from coastal plains to mountainous areas, creates a wide array of flood risks. Urbanization exacerbates these challenges, as concrete surfaces lead to faster water runoff and increased flood risks. Understanding local flood zones and historical flood patterns is crucial for residents to assess their vulnerability.

Creating a Comprehensive Flood Emergency Kit

An essential component of flood safety is having a well-prepared emergency kit. This kit should be easily accessible and contain all necessary supplies. Key items to include are:

Water: At least one gallon per person per day for at least three days.

Non-perishable Food: A three-day supply of food that doesn't require cooking.

Flashlights: Battery-powered flashlights and extra batteries.

First Aid Kit: Basic medical supplies for treating minor injuries.

Whistle: To signal for help if needed.

Dust Masks: To help filter contaminated air.

Moreover, the kit should include essential documents in a waterproof container, such as identification, insurance policies, and medical records. Additionally, medications and personal hygiene items are crucial for maintaining health during and after a flood.

How to Stay Informed: Texas Flood Warning Systems

Texas employs various warning systems designed to keep residents updated on impending flood threats. The National Weather Service (NWS) issues alerts and warnings regarding severe weather and flooding. Understanding how to interpret these alerts is essential for timely action.

One of the most effective tools for staying informed is the use of weather apps and alert systems. Many mobile applications provide real-time updates on weather conditions, flood watches, and warnings. Signing up for local emergency alerts ensures that residents receive immediate notifications regarding changes in flood risk.

Additionally, residents should familiarize themselves with local radio stations and emergency management websites. These resources often provide updates about flood conditions, road closures, and safety recommendations. Engaging with community social media pages can also offer valuable, real-time information during a flood event.

After the Flood: Recovery and Clean-up Guidelines

The aftermath of a flood can be overwhelming, but following recovery and clean-up guidelines can help ease the process. The first step is to prioritize safety. Individuals should avoid entering flooded homes until it has been confirmed that it is safe. Checking for structural damage is essential, as floodwaters can weaken foundations and walls.

Once inside, wearing protective gear is crucial. Rubber boots, gloves, and masks can protect individuals from contaminants and harmful debris. Documenting damage through photographs is important for insurance claims and recovery assistance.

Cleaning up after a flood involves removing standing water and drying out the affected area. Using pumps, wet vacuums, and fans can facilitate this process. Disposing of contaminated items, such as carpets and furniture, is necessary to prevent mold growth and health hazards.

Texas Flood Insurance: What You Need to Know

Understanding flood insurance is essential for protecting property and assets. Many homeowners assume their standard insurance policies cover flood damage, but most do not. When considering flood insurance, residents should assess their individual needs based on their property's flood risk.

Additionally, individuals should regularly review and update their insurance policies to ensure adequate coverage. Understanding the specific terms and conditions of the policy is crucial, as it dictates what damages are covered and the claims process.

Building a Flood-Resilient Texas

Developing comprehensive emergency plans, creating flood emergency kits, and staying informed through local warning systems are vital steps for enhancing safety. Moreover, understanding post-flood recovery processes and securing flood insurance can provide financial security and peace of mind.

Throughout the year, Germania will publish a series of blogs to our public website tailored to highlight seasonally relevant disasters and practical ways to prepare for them. Whether it's bracing for winter storms, preparing for spring tornadoes, or planning ahead for hurricane season, each post will feature timely tips, advice, and actionable steps to help safeguard your home, family, and business.

Beyond our **blog posts**, we encourage you to explore the wealth of information available on the **Resources page** of our public website. Stay tuned for updates as we roll out new resources, and let's make 2025 your most prepared year yet—with Germania by your side every step of the way!

Capture the beauty of rural life: Enter Germania's 2025 photo contest!

Show off your photography skills and love for rural Texas in Germania's 2025 Photo Contest! Open to Germania Farm Mutual members and their immediate family, this contest offers cash prizes for the best rural-themed photos.

Contest Dates: March 1 – Sept. 1, 2025

Prizes: 1st Place – $250
2nd Place – $200
Two Runners-Up – $100 each

How to Enter: Submit one original, unpublished photo to **gsocial@germaniainsurance.com** (one entry per email address).

- No AI-generated images
- Digital submissions only
- Winners will be announced on our public website

Don't miss your chance—grab your camera and capture the heart of Texas! For more information, check out the **Spring issue** of Germania Today or **click here** to view the rules and regulations on our public website.





Neighbor to neighbor: A summer of giving and growth

Summer volunteering presents a unique opportunity to address pressing social issues while simultaneously enabling personal growth. Whether it's through participating in local outreach programs, joining conservation initiatives, or working with various nonprofit organizations, individuals can make a meaningful impact. The commitment to service not only benefits the community but also cultivates essential skills and experiences that can enhance one's personal and professional development.

Why Volunteer? Personal and Professional Benefits of Giving Back

Engaging in volunteer work can lead to a greater sense of fulfillment and purpose. Many volunteers report feeling a sense of joy and satisfaction from contributing to causes they care about. As individuals immerse themselves in community service, they often discover a renewed sense of motivation and direction in their lives.

On a professional level, volunteering can also enhance a resume. Employers increasingly value candidates who demonstrate a commitment to social responsibility. Participation in volunteer projects showcases qualities such as dedication, compassion, and the ability to work collaboratively. Furthermore, it provides opportunities for networking and mentorship, leading to potential job opportunities or career advancements.

Exploring Volunteer Opportunities

Texas is home to a vibrant and diverse array of volunteer opportunities that cater to various interests and skillsets. From urban environments to rural communities, individuals can find initiatives that align with their passions, whether they are interested in education, healthcare, environmental conservation, or social justice. This summer, volunteers can explore the following categories of opportunities:

Environmental Initiatives: Texas boasts a rich natural landscape that requires stewardship. Volunteers can engage in activities such as park cleanups, tree planting, and wildlife conservation projects. Organizations like the Texas Parks and Wildlife Department often host events that invite community participation.

Food Security Programs: With many residents facing food insecurity, local food banks and soup kitchens are always in need of volunteers.

Youth Programs: Many nonprofits focus on empowering the next generation through mentorship and educational programs. Volunteers can support local schools, after-school programs, or summer camps, providing guidance and encouragement to youth while enriching their lives with new experiences.

By exploring these diverse volunteer opportunities, individuals can find a cause that resonates with them, enabling them to make a meaningful contribution while enjoying their summer.

From Beach Cleanups to Food Banks: Diverse Ways to Volunteer This Summer

These diverse volunteering avenues not only benefit the community but also allow individuals to explore their interests and develop new skills. The following list highlights some of the most impactful ways to engage with the community this season:

Beach and Park Cleanups: With Texas's beautiful coastline and numerous parks, volunteers are needed to help keep these natural spaces clean. Organizations often organize community cleanups, providing all necessary supplies and encouraging participants of all ages to join.

Animal Shelters: For animal lovers, local shelters often require volunteers to help care for pets, assist with adoption events, and support fundraising efforts.

Arts and Culture Programs: Museums, theaters, and cultural centers frequently seek volunteers for summer events, exhibitions, and educational programs.

Health and Wellness Initiatives: Nonprofits focused on health often need volunteers for community health fairs, screenings, and wellness programs. Engaging in these initiatives allows individuals to promote health awareness while gaining valuable experience in the healthcare sector.



Volunteering for Families: Building Community Spirit Together

Engaging in volunteer work as a family can instill values of empathy, kindness, and social responsibility in children from a young age. Families can explore various ways to volunteer together, creating shared experiences that foster a sense of belonging.

One of the most rewarding aspects of family volunteering is choosing activities that match everyone's interests. For instance, families who enjoy the outdoors might opt for park cleanups or community gardening projects. On the other hand, those interested in arts and crafts can explore opportunities to assist in local arts programs or create care packages for those in need. The key is to find activities that everyone in the family can participate in, ensuring that the experience is enjoyable for all.

Turning Summer Volunteering into Long-Term Community Engagement

While summer volunteering can be a fulfilling short-term commitment, many individuals find that their experiences inspire them to continue giving back in the long run. One way to maintain involvement is by establishing relationships with local organizations.

After volunteering for a summer project, individuals can explore ongoing opportunities within the same organization, whether through regular events, various committees, or leadership roles.

Check out **page 8** to see how Germania team members are getting involved in their communities.



Lending a *helping hand* the *Germania way*

In Brenham and across our state, Germania team members continue to embody our shared value of putting people first. And that's not only when providing quality service to Texas policyholders—it also extends to volunteering and making an impact in our local communities.

Many team members are putting in volunteer hours in a concerted effort to lend a hand to their fellow Texans. Here are a few ways they've been giving back.

Throughout this year, Germania team members have spent time volunteering at Camp for All, an inclusive summer camp for children with disabilities in Burton. Similarly, our Board of Directors and Senior Leadership Team volunteered at a Christian special needs program, Camp Blessing.

At both camps, team members performed landscaping tasks, assembled and repaired structures, and helped staff prepare for incoming campers.

Germania is committed to lending a helping hand throughout the year in various ways. In addition to getting camps ready for the summer, our team members donated over 100 books to Alton and Krause Elementary Schools during a Spring 2025 book drive, and several team members also met regularly with Brenham ISD first graders for one-on-one reading sessions as part of the Cubs2Read program during the school year.

Team members put it best when reflecting on their experiences with these young students. Elle Steele describes watching her mentees "flourish into accomplished and confident readers" as motivating and inspiring, with Kimberly Corrigan concluding, "I can honestly say when working with children, just the smiles on their faces should be enough to tell us we are making a difference!"

Now live: New ways to connect with Germania!

At Germania, we're always looking for ways to make your experience easier, faster, and more convenient. That's why we're excited to share that live chat and text messaging are now available—giving you more options to reach out and get the help you need, how, and when it works best for you.

These new features connect you directly with real Germania team members, ready to assist with your questions, provide guidance, or point you in the right direction.

Here's what's new:

- **Live Chat** – Instantly connect with a representative through our website during business hours.
- **Text Messaging** – Text us anytime at 800-392-2202 from your mobile device for added flexibility. Responses will be received during business hours.

Whether you're at home, at work, or on the go, you can now reach us more easily than ever before. These options are designed to make your experience simple, helpful, and personal—just like the service you expect from Germania.

We're proud to bring you tools that fit your lifestyle—and we're here whenever you need us.

What makes *Germania* the *right choice*

With so many insurance options available in the marketplace today, it can be difficult to know where to best invest your dollars to protect what matters most to you. If you are shopping around to reduce out-of-pocket costs, consider some of the unique things that make Germania the right choice to protect your home, auto, and property.

As we continue to navigate the challenges within the current insurance landscape, we are making adjustments and delivering new and updated products that provide flexible coverage options which can be tailored to your specific needs and budget. More specifically, our new Roof Stated Limit coverage lets you choose your roof coverage amount and corresponding deductible from a range of options, starting at $0 dollars (no coverage) and increasing up to $25,000 (see more about our roof coverage options under Property section in the table below).

If you need more information regarding any of the items listed below, please reach out to your authorized Germania agent. Thank you for being a Germania policyholder!

Be sure to ask your Germania agent about our numerous discounts for both auto and property to ensure you are getting all of the savings benefits you deserve. Here are just some of the key discounts you can take advantage of if you qualify.

- Academic Achievement Discount
- Anti-Theft Discount
- Builders' Risk Discount
- Central Burglar and Fire Alarm Discounts
- Claims-Free Discount
- Companion Policy Discount *(now save up to 16% when you bundle Auto and Property*)*
- Home Ownership Discount
- Loyalty Discount *(for longer tenured customers)*
- Mature Driver Discount
- Multi-Car Discount
- New Home Discount
- New Vehicle Discount
- Paid in Full Discount
- Smart Home Discount
- Student Away at School Discount
- Welcome Discount
- Written Proof of Inspection (WPI) Form 8 Discount

Property	Auto
Coverage focused on rural and small-town markets across Texas to meet the unique requirements of acreage and farm/ranch properties.	**Minor Accident Forgiveness** – Accidents under $500 won't count against you, and at-fault accidents under $2,500 don't charge any points to the driver's record.
Multiple roof coverage options with different price points to choose from that allow you to keep the coverage you select, even as your roof ages. • **Roof Stated Limit** – Scalable roof coverage that allows you to select the desired level of coverage and corresponding deductible you want to protect your roof system against losses due to hurricane, windstorm, and hail. • **Roof Payment Schedule** – Coverage that pays to repair/replace a damaged roof system up to a predetermined percentage of its replacement value, based on the roof age and type. • **Replacement Cost Coverage** – Coverage that pays to repair/replace the roof system based on the current cost today rather than the depreciated value.	**Pet Coverage** – If your pet is injured in a covered loss and you have Collision and/or Comprehensive coverage with Germania, you can get reimbursed for veterinary care for your pet.
Farm Vehicle Coverage – This coverage is separate from personal or commercial auto coverage and designed specifically for farm vehicles such as tractors, trailers, balers, and more.	**Car Seat Coverage** – If you have Collision and/or Comprehensive coverage with us, your policy pays to replace child safety seats damaged as the result of a covered loss.
Unlimited accidental water/sewer and gun coverage with losses covered up to the applicable policy limit.	**Auto Glass Repairs** – Get cracks or chips in your windshield repaired at no additional cost to you.
A single deductible that applies should a loss occur that impacts both your covered property and auto in the same event. (for example, a single hail storm).	**Sound Machinery & Custom Parts Equipment Coverage** – A limit of $1,500 is automatically included in your policy for damage to stereo equipment and to custom parts and accessories such as wheels, custom paint, grilles, rollbars, lift kits, and spoilers. Additional coverage for these items is available for a nominal cost.
Ability to purchase add-on coverages to your policy to protect your home against water seepage/leakage, water damage to your foundation, and breakdown of essential home systems and appliances.	**Personal Property Coverage** – With Collision and/or Comprehensive Coverage, your policy provides protection for personal contents that get damaged, destroyed, or stolen in a covered loss.

**Discounts are not available in all situations. Discounts do not apply to all lines of coverage.*



Germania *partners* with *Moen* for *smart home savings*

Through a special partnership with Moen, Germania policyholders can now enjoy significant savings on the purchase of a Moen Flo Smart Water Monitor and Shutoff appliance and qualify for a Germania smart home discount. These professionally installed systems notify you when a change in water pressure is detected, indicating a possible leak, allowing you to shut off water supply immediately. Proven to reduce non-weather-related water claims by up to 96%*, the Flo Smart Water Monitor and Shutoff device is a great option for policyholders seeking whole home monitoring, protection, and peace of mind.

Policyholders can purchase this Moen water shutoff device at a significant discount through **this link**.

After purchase and installation, contact your authorized Germania Agent about adding a smart home discount to your policy. Use the link below to access more information about the product and installation.

Log in today for more additional Moen Information found in GermaniaConnect from the Loyalty Page:

- Moen Flow Smart Monitor and Shutoff Installation Bundle
- Moen Supply Line Sizing Guide

**Based on a 2020 LexisNexis Study of 2,306 U.S. homes with a Flo Shutoff device.*



Service appreciation for Director Scott Phillips

Scott Phillips represented Germania for over 31 years as a Germania agent and served for the last 12 years as a loyal and faithful director for Germania Farm Mutual Insurance Association. He served on numerous Germania boards and board committees. Scott always kept the interests of our Germania members at the forefront in all the board's deliberations; and served with honor, integrity and distinction throughout his years of service.

The Board of Directors, officers and team members of Germania express our profound and well-deserved appreciation for Scott and his service to the Germania Companies, our team members, agents, and our membership. We wish Scott the best and thank him for his role in shaping Germania's future.

Your *Germania membership* comes with *Perks!*

As a valued Germania policyholder, you have access to GermaniaPERKS—your gateway to exclusive discounts on dining, travel, entertainment, and everyday purchases. Whether you're planning a trip, shopping for gifts, or simply looking for ways to save, GermaniaPERKS offers deals that make a difference.

Get Started Today!

Log in and explore the savings waiting for you—it's our way of saying thank you for being part of the Germania family.

How to Access GermaniaPERKS:

- Use access code GCPH1896 to create your account.
- Find the code anytime in GermaniaConnect under News & Information or on the Loyalty Program page.
- On mobile? Try rotating your phone sideways for the best view!

Start saving now and enjoy the perks of being a Germania member!



Germania donates to St. Baldrick's

The 2025 Local Chapter Meetings and Directors Elections have come to an end. Germania is pleased to announce over 10,000 ballots were cast. The five candidates received overwhelming support in the election.

We welcome back to the Board the following directors elected for a three-year term: James Bryant Holub, Suzanne Loehr, Mike Bayless, Dathan Voelter, and John Caley.

In our continued support of childhood cancer research, Germania was able to make a generous donation to St. Baldrick's.

Additionally, we would like to thank our Local Chapters for your support and for providing assistance to your members throughout the year.

Recipe

Lemon blueberry poppy seed bread



Ingredients:

1 package blueberry muffin mix

2 tablespoons poppy seeds

1 egg

¾ cup water

1 tablespoon grated lemon peel

For drizzle:

½ cup confectioners' sugar

1 tablespoon lemon juice

Yield: 1 loaf (12 servings)
Pan size: 8 x 4 standard loaf

Directions:

1. Rinse blueberries with cold water and drain.
2. For bread, combine muffin mix and poppy seeds in medium bowl. Break up any lumps. Add egg and water. Stir until moistened, about 50 strokes. Fold in blueberries and lemon peel. Pour into pan.
3. Sprinkle with contents of topping packet from mix. Bake at 350 degrees for 57 to 62 minutes or until toothpick inserted in center comes out clean. Cool in pan 10 minutes.
4. Loosen loaf from pan and turn right side up on cooling rack. Cool completely.
5. For drizzle, combine confectioners' sugar and lemon juice in small bowl. Stir until smooth. Drizzle over loaf.

GERMANIA TODAY

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Logon

Your *insurance,* *anytime, anywhere* with *GermaniaConnect*

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By signing up, you gain instant access to:

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- *Easy online payments*
- *Quick claims tracking*
- *Secure document access*

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