

SMART THINKING

Winter, 2011



TIPS FOR PROTECTING YOUR PIECE OF THE WORLD BY **MMG INSURANCE**

Preventing Ice Build Up & Collapse

With the winter months upon us, removing snow from our roofs can help eliminate ice back up losses and collapse issues. Here are a few tips when removing snow from a roof:

- Use a snow rake to clear your roof when possible.
- Know where the electrical lines are and stay well clear of them with the rake. Also know the location of skylights and roof vents before removing the snow.
- If you must get on the roof, move cautiously with the use of a safety harness on steeper slopes to prevent falls.
- Place ladders on a secure footing.
- Consider working with a partner who remains on the ground when removing snow from a pitched roof.
- Always shovel down the roof. Shoveling upward can cause shingle damage.
- Leave 2" to 3" of snow on the roof to help eliminate shingle damage.
- Removing snow from at least the bottom 4' of the slope and around valleys will help eliminate ice back up.
- Stay hydrated and know your limits to prevent back injuries.



If the structure is showing signs of damage due to snow build up, call a qualified contractor to help remove the snow and stabilize the structure. Watch for signs of cracked ceilings, broken rafters, stressed or cracked windows and doors. Your local code enforcement officer can also assist to determine if the structure is fatigued from snow load and what precautions are recommended. Pay close attention to the snow levels on a flat roof, as the depth can be deceiving from the ground view. Wind swept snow can overload sections of the roof system resulting in an uneven snow load and possible roof problems.

When assistance is needed to remove snow from a roof, local professional roofing contractors often offer snow removal services for a fee. Please remember, the best alternative to prevent ice backup and snow load issues is to shovel your roof consistently throughout the winter months.

Eliminate Slips and Falls

- Keep parking lots, walkways and stairs clear of ice/snow.
- Salt or sand when necessary.
- Make sure your handrails and steps are up to code.
- Watch out for areas that naturally accumulate snow and ice build up.
- Keep areas where foot traffic is expected free of debris and in good condition.
- Always wear appropriate footwear.
- Business owners should maintain a record each time you cleared the ice and snow as well as the weather conditions for documentation in case of an injury.



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Winter Driving Tips

Whether it's rain, wind, sleet or snow, drivers must be prepared to face the hazards winter driving brings. Please follow these safe driving tips to reduce your chance of an accident.

- Reduce your speed and allow plenty of time to stop.
- Brake gently to avoid skidding.
- Turn lights on to increase visibility to other motorists.
- Keep windshield and lights clear of ice and snow.
- Be careful on bridges and overpasses because they will freeze first.
- Don't assume your automobile can handle all conditions. Even four-wheel and front-wheel drive autos can encounter trouble on winter roads.
- Allow extra time to reach your destination in hazardous weather conditions.

Simple Steps to Snowmobiling Safety



Ride to the Right – It is required by law that all snowmobilers ride to the right of center on any curve.

Ride Sober – Don't drink alcohol and drive. Wait until after the riding is done.

Ride at a Reasonable Speed – Don't travel faster than the trail conditions permit. Follow posted speed limits where applicable.

Use Hand Signals – Regular use of hand signals keep movement on the trails orderly and predictable.

Ride Defensively – Always expect the unexpected from the snowmobiler coming toward you. Wildlife, such as deer and moose, have the right of way, so stay alert.

Itinerary – Make sure someone knows where you are headed and the duration of your trip. Let them know as things change.

Have questions? Contact us at LossPrevention@mmgins.com



Frozen Pipes Aren't Just Inconvenient!

A small crack in a pipe can release hundreds of gallons of water into your home damaging carpets, floors, walls and ceilings.

If a pipe freezes, try to thaw it immediately with a hairdryer. Never use a torch or open flame.

Handling the worst case scenario:

- Turn off the main water valve.
- Leave the faucets open and call your plumber.
- To avoid further damage, place a bucket to catch any water.
- Clean up water immediately.
- Remove carpets and other items that could be damaged.

View our Frozen and Burst Pipes brochure on mmgins.com for more information on preventing and dealing with frozen pipes.

The Auto Advantage



Did you know that MMG offers an Auto Advantage Repair Program?

If you choose to use our program, you'll receive priority scheduling for faster repairs. We pay the shops directly so you don't have to wait for a check to schedule an appointment.

Our commitment to you, for using one of our preferred shops, is that MMG provides a **100% guarantee** of the work performed.

We look forward to providing you fast, quality service. To find the shop nearest you, go to mmgins.com and click on the "Claims" tab.

