

SMART THINKING

Fall, 2012



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

Optimize Heating Performance & Safety

With the arrival of fall temperatures, now is the time to inspect your heating devices and chimneys to ensure they are operating efficiently and safely.

Here are some helpful tips:

Woodstoves & Pellet Stoves:

- Make sure the UL approved unit is installed professionally, situated the correct distance from combustibles, and placed on a non-combustible surface.
- The stove pipe leading from the heating unit to the chimney must meet the manufacturer's specifications. Clean and inspect this pipe yearly for wear & tear and replace as needed.
- Read and understand the user's manual for correct operation.
- Burn only seasoned hardwood in woodstoves.



Oil Fired Heating Units:

- Once a year have a certified professional clean and service all oil fired heating devices, and inspect the oil tank and filter.
- The oil line from the oil tank to the heating unit must be in a protective sleeve.



Chimneys:

- State code requires a masonry chimney be lined and spaced properly from combustibles.
- Use the correct size flu for the heating device.
- Chimneys should be inspected and cleaned yearly by a qualified contractor.
- A chimney venting wood burning devices should be inspected more frequently depending on the amount of wood being burned. This could prevent a chimney fire.

Puff Back of Soot

A puff back of soot can happen when the heating device malfunctions, or the chimney vent pipe becomes blocked allowing the exhaust gasses to puff back into the home or business. Proper maintenance and service of devices and chimneys can help eliminate puff backs. CO2 and smoke alarms can help alert you if this occurs.

If a soot loss occurs, it is best to call a qualified expert to assist with the cleanup. A full list of Preferred Contractors can be found at www.mmgins.com under the Claims tab.

Repair Your Windshield And Save!

Why have a damaged windshield repaired instead of replaced?

First, you'll save money: we'll waive your deductible so there's no out-of-pocket expense to you.

Second, you'll probably save time—and you may gain the convenience of repair right at your home or office.

Third, repair keeps your factory seal intact and that means less chance of wind, noise, and rain getting in.

When can a windshield be repaired?

The answer is in your wallet! If a dollar bill covers the crack or if a credit card covers the chip or ding, it can be repaired.

It's simple, it's quick and it saves you money.

Save a tree—go Paper-Free!



Did you know you can receive your MMG statements and policy documents electronically?

Visit mmgins.com and go to **Manage My Account** to sign up!



www.mmgins.com

Avoid Frozen/Burst Pipes

Save money, prevent losses and increase comfort

Freeze alarms are an easy, inexpensive way to protect your home, business or cottage from frozen pipes and water damage. Freeze alarms simply connect to an electrical outlet and a telephone jack. Options are also available for those locations that do not have a land line and rely on the use of cell phones.



Freeze Alarms can:

- Save money on your homeowner's insurance.
- Prevent your property from suffering a large water damage claim.
- Remotely check the temperature of your property from anywhere in the world.
- Contact you when power fails or the back up battery is low.
- Include options such as water or motion sensors.

Contact your local heating specialist or research online for a device that is suitable for your property.

Home Advantage



We believe you deserve the most comprehensive coverage possible at an affordable price. That's what MMG's Home Advantage is all about.

This enhancement provides a considerable boost to your current coverage to protect you, your home, and your possessions. See your Independent Agent to find out more about the Home Advantage.



Be Prepared For Winter Driving

It's important that everyone takes the proper steps to prepare for winter driving. Failure to do so can result in accidents or being stranded in the cold without proper protection.

- Have your snow tires or studded tires put on your vehicle as soon as the law allows, replacing any tire that has worn treads.
- Carry extra water and food in the vehicle in case you get stuck or stranded.
- Keep the battery properly charged and always carry a set of jumper cables and/or alternate battery source.
- Keep a flashlight in your vehicle and make sure it has fresh batteries.
- Dress properly for the conditions or have extra clothing and blankets in the vehicle.
- Make sure your vehicle is in proper running order by staying on top of repairs.
- Fully charge your cell phone daily in case of emergency.
- Check weather and road conditions before heading out. Don't go in bad conditions.

Have questions?
Contact us at
Loss.Control@mmgins.com

Contact your Independent Insurance Agent to learn more about how MMG can protect your piece of the world.

