

SMART THINKING

Spring, 2012



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

Collision with Deer and Moose

As Spring approaches, please remember that deer and moose will be drawn to roadways. The following tips will help you and your passengers stay safe.

- Dusk and dawn are when the danger is greatest.
- Generally these animals are found in rural wooded areas but can be anywhere. Slow down if you see a roadside warning.
- Watch for reflective eyes of the deer and the dark silhouettes of the moose.
- Stay alert and be ready to act.
- If an impact is unavoidable steer straight and brake. Release the brake just before impact so the front of your vehicle rises.



Spring Boating Preparations



Before heading out to your favorite water destination this spring, thoroughly inspect all watercraft and equipment.

- Inspect your hull, inside and out, for leaks or damage that may occur in storage or over time.
- Before launching, make sure all drain plugs are securely in place.
- Service the motor.
- Check the lights on your boat and trailer to be certain they work.
- Make sure your watercraft has all required safety equipment on board and in good working order.

Be Safe...

Drive safely knowing that hypothermia sets in within minutes if your boat capsizes during spring temperatures. Wear life jackets and remember, it's illegal to operate a boat under the influence of alcohol or drugs.

Special Trade Contractor Program

You've worked hard to get your special trade business where it is today. At MMG we have created a program specifically designed to protect contractors from problems you'd prefer not to think about. We offer two broadening form endorsements: The **Special Trade Contractor Valu-Pak and Valu-Pak Plus**. Each endorsement is tailored to provide specific coverage to meet your needs. For details on these enhancements, please contact your Independent Agent.



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Water Backup and Sump Overflow

Each year, sewer and drain backups cause millions of dollars in damages. Waste water normally backs up through bathrooms, kitchens & laundry rooms, floor drains, and sump pump holes. Clean-up can be costly and must be done carefully because of potential harmful contaminants. Making sure your drainage system is working properly can save thousands of dollars in clean up and construction repairs.

Here are a few tips that can save you from the headache of water backup:

- Seal all foundation cracks to prevent surface water from entering the basement.
- Gutters & downspouts should extend at least 10' from the foundation.
- Lawns and driveways should slope away from the home.
- Backflow inhibitors installed on drain lines can stop the backflow of sewage and waste water.
- Sump pumps should not be connected to the homes sewage or drain lines.
- Use a sump pump that can also be operated by battery backup or a generator.

If a backup occurs, use the proper precautions before clean up begins:

- Put on gloves, eye protection, and face masks to protect against pathogens.
- Disinfect all surfaces, washing your hands frequently.
- Properly ventilate and dry the exposed areas by using floor fans, air scrubbers, and dehumidifiers.

If the loss is extensive or beyond your control, water clean-up experts are trained to deal with this type of loss. See a complete list of Preferred Vendors at mmgins.com under the Claims tab.



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

Give Yourself the MMG Driver Advantage

- Disappearing Collision Deductible
- Original Equipment Manufacturer Parts Guarantee
- Increased Medical Payments
- 100% Glass Deductible Waiver
- Increased Transportation Expense
- Increased Towing and Labor Expense
- Lockout/Key Replacement
- Trip Interruption Coverage
- Costs for non-collision Air Bag Deployment

Contact your Independent Insurance Agent to learn how you can get the Driver Advantage.

Employee Dishonesty

Employee dishonesty is never expected but can be costly when it happens. This could range from under-ringing cash register receipts to sophisticated book-keeping and computer fraud.



To help protect your business:

- Check references before hiring and take extra precautions with employees who will have financial responsibilities.
- Put internal procedures in place for all employees:
 - Keep check issuance, deposit, inventory and account reconciliation separate.
 - Require a second signature for disbursements over \$500.
- Have outside annual audits.
- Implement computer passwords and change them regularly.
- Conduct regular inventory audits of all property.

Make your business secure:

- Maintain control over access to building, keys and cash.
- Change locks whenever an employee leaves or is dismissed.
- Have a professional security survey done to identify your risk and needs.
- Contact your Independent Insurance Agent to find out how to insure against Employee Dishonesty.

