

# SMART THINKING

Summer 2014



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

## Safety Checklist: Towing a Trailer

- ✓ **Weight:** Be sure to closely follow the maximum trailer weight and the Gross Vehicle Weight rating of your vehicle.
- ✓ **Loading:** Make sure loads are placed appropriately to prevent trailer sway and maintain stability. Cargo should be properly loaded and secured. *A good rule of thumb is to distribute about 60% of the load weight over the front half of the trailer.* Industry experts advise that you limit tongue weight to 15% of the total trailer weight in order to minimize trailer sway.
- ✓ **Hooking Up:** Use a helper, drive slowly as you back the hitch ball into the trailer tongue. Make sure safety chains are crossed between the vehicle and trailer, under the tongue, and be sure to leave enough slack to allow for turns.
- ✓ **Lights:** Make sure you and your helper test the brake lights and turn signals.
- ✓ **Mirrors:** Make sure you adjust the mirrors of your vehicle to create a clear view all the way to the end of the trailer.
- ✓ **Brakes:** The added trailer length and weight increase your response time – so make sure that brakes and turns are tested at a low speed before hitting the road.
- ✓ **Tires:** Make sure your tires are in good shape, and properly inflated.



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## Avoiding 5 Major Causes of Auto Accidents

*Keeping these tips in mind, and practicing careful driving habits can cut down your chances of getting in an accident by as much as 50%.*

**Speed** - Speed, either alone or combined with some of the other causes listed below, is one of the top causes of accidents. Slow down and allow for extra travel time when conditions are hazardous.

**Inattention or Distraction** - Please be attentive to your surroundings while driving. Do not text or talk on your cell phone while driving. Taking your eyes off the road, even for a brief second or two, can mean missing a stop sign, rear-ending the driver in front of you, or could mean you don't see a small child running out in the road.

**Road Conditions** - If the road conditions are hazardous due to snow, ice, heavy rain or fog, please stay off the roads if at all possible. If it appears icy, frequently check the roads by lightly tapping your breaks to see if they are slippery. Slow down or pull completely off the road during patches of heavy rain or fog when visibility is limited.

**Unsafe Backing** - Back up very slowly, continuously check over each shoulder and look in your mirrors so you can see vehicles or people approaching. You may have to stop several times and look to make sure that no one is coming.

**Animal Strikes** - Be aware of deer and moose standing alongside the road and slow down if you see one. Both can move into the road very quickly, even if they seem far away. If you see signs warning of both deer and moose, please slow down it could save you or a loved one from serious injury or death.



**MMG employees support World Autism Awareness Day by wearing blue!**

  
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## Take Time Now: Woodstove Installation, Safety and Use



You may not be thinking about the next heating season yet, but summer is a great time to get ready for the months ahead. When it comes to woodstoves, there are many benefits. The fuel source is sustainable and renewable, there is a fuel cost savings from burning wood and there's nothing like the warmth from wood heat. However, there are important safety concerns such as the installation and maintenance of the stove and chimney flue.

### Purchase and Installation:

- Purchase the correct sized woodstove for the area to be heated. The stove should be constructed of cast iron or steel and a UL (Underwriting Laboratories) approved stove.
- If you purchase a used woodstove, check for cracks or other defects. All hinges, legs and grates should be in good condition.
- If possible, hire a professional for installation and adhere to local building codes in your area.
- The woodstove must be placed on a non-combustible fire resistant base extending 18" from the front of the appliance and placed 36" from combustible wall products. Clearances less than 36" will require installation of a non-combustible material between the stove and combustible building products.
- Make sure the stove is the only item vented into the correct sized chimney flue per the manufactures specifications.



### Safety and Use:

- Prior to using the woodstove for the heating season, perform an inspection of the stove and stove pipe and make sure the fire bricks are in good condition.
- Burn only dry and seasoned hardwood.
- Never burn trash or use flammable liquids to start a fire in a woodstove.
- Never leave a fire unattended.
- Dispose of ashes in a non-combustible metal container placed on a non-combustible floor and wait for the ashes to cool before disposal.
- Hire a professional to clean the chimney flue once a year or more, depending on the amount of wood to be burned.
- Make sure the chimney flue extends 3' above the roof line.
- Install smoke detectors in all rooms and keep an ABC fire extinguisher within easy reach of the wood appliance.



## Oil Fuel Tanks



**Did you know?**  
*One cup of spilled oil is enough to contaminate an Olympic-sized swimming pool.*

A leaking fuel oil tank can impose serious hazards such as a fire, environmental impacts to soil and water supplies and poor air quality. Leaking oil tanks are normally caused by corrosion from the inside of the tank. This occurs from condensation forming in the tank and reacting with sulfur and components of the oil producing sulfuric acid which corrodes the metal. If you smell oil or see a leak in the oil tank, line or filter, immediately call your authorized dealer for repairs or replacement.

- Inspect the tank once a year for signs of wear.
- Make sure the tank legs are stable and on a solid foundation.
- Inspect for signs of rust, leakage or dents in the tank and visually inspect the filter and oil line for signs of leakage.
- When the oil burner is serviced yearly, ask the service technicians to visually inspect the oil tank, filter and oil line.

### Outdoor Tank Tips:

- Install only oil tanks designed for outside usage.
- The tank must be mounted on a solid foundation.
- Place the tank away from the roof overhang so water is not dripping on the tank.
- The tank must be placed away from the slope of the roof to prevent snow and ice from striking the tank, filter or oil line.
- Oil lines should be in a protective sheath both inside and outside the home and the filter should have a protective cover on outside tanks.

## Inside the Industry: A look at MMG's most recent achievements!

- **Top 3 Nationwide for Ease of Doing Business – 2013 Deep Customer Connections survey of nearly 7,000 insurance agents**
- **#4 Performing Company in Personal Lines – 2014 survey by Insurance Agents & Brokers of Pennsylvania**

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