

Winter 2016

SMART THINKING

SNOW PLOW SAFETY

Snow plowing is a tough job and requires operating under difficult conditions such as slippery, snow-covered or ice-coated surfaces. High winds and blowing snow can create dangerous whiteout conditions and cause low visibility.

If you own a private snow removal service, the best practice is to use a written contract for snow and ice work. It is best if you do not assume liability for the entity you have entered into a contract with. It is also important to document your snow and ice services. Log time of arrival, conditions upon arrival, services performed and time exited once services are completed.

Here is some helpful advice for snow plow drivers and equipment:

- Be sure you are well rested and prepared.
- Be aware of your surroundings and any obstacles – visit your client's locations prior to snowfall.
- Know your surfaces – lower plow shoes when plowing dirt or gravel so you do not scrape the surface away causing damage to a customer's driveway or lawn. Raise or remove the shoes when plowing on asphalt so you can scrape as close to the surface as possible.
- Be very familiar with the way the equipment operates, thoroughly check the vehicle and snowplow equipment, including the lights, before plowing.
- Keep the salt spreader clean and in operating condition to ensure better service and longer life of equipment.
- Spread a liberal amount of salt and sand to treat ice and snow adequately.
- Clean sidewalks before plowing parking lots so that snow can be plowed away.
- Do not plow snow in an area that will block a driver's line of sight and ability to see traffic.
- When backing up don't rely on rear view mirrors, turn around and look where you are going.
- If possible, try to plow during low traffic hours and be cautious of pedestrians, domestic animals, and other vehicles.
- Be aware of the weather. If a significant amount of snow is expected, plow with the snowfall and not after it has all accumulated.



2016 INDUSTRY AWARDS

MMG is proud to be honored as the **Company of the Year in Maine** and the **Top Performing Company in New Hampshire** this year. 2016 marks the second consecutive recognition for MMG for both awards.



NEW HAMPSHIRE RESIDENTS ONLY:

In November 2013 legislation was passed in New Hampshire to help protect snow plow contractors and their customers from claims. Commercial applicators who take the necessary certification steps and apply salt in the manner outlined by the State of New Hampshire are protected from certain liabilities.

If you would like more information or wish to become a certified applicator please refer to the NH Department of Environmental Services website or visit mmgins.com/nhdes.

 **SAVE A TREE —
GO PAPER-FREE!**

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SNOW AND ICE – A DANGEROUS DUO

Once the snow begins to fall, it's important to keep an eye on your roof, deck, and any other structures around your home. Removing snow in a timely and safe manner can help avoid ice buildup and collapse issues.

Understand the risk:

Heavy snow load can be dangerous for a number of reasons, including:

- Roof or other structure collapse (flat roofs are especially susceptible).
- Injuries from falling snow and ice.
- Ice dams can form on roofs and gutters leading to water damage.
- Carbon monoxide poisoning can result when chimneys and vents are blocked by snow and ice.

Prevent problems now:

Keep an eye out for early warning signs like sloped ridgelines, sagging ceilings, or cracked windows that may indicate concern. Use proper precautions to ensure safe and timely snow removal.

- Use a snow rake to clear your roof when possible.
- Know where the electrical lines are and stay clear of them with the rake.
- Be aware of 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 secure footing.
- If possible, when removing snow from a pitched roof, work with another person who remains on the ground.
- Leave 2 to 3 inches of snow on the roof to help avoid shingle damage when clearing snow and ice.
- Always shovel down the roof. Shoveling upward can cause shingle damage.
- Removing snow from at least the bottom 4 feet of the slope and around valleys will help eliminate ice back up.
- On metal roofs, install snow guards above entrances.
- Avoid using salt or chemical snow-melt products to melt any ice on the roof. These can erode shingles and gutters and potentially void the roofing manufacturer's warranty.
- Stay hydrated and know your limits to prevent back and other physical injuries.
- If it looks like there are signs of damage due to snow build up, call a qualified contractor to help remove the snow and stabilize the structure. Remember, the best way to stay safe and prevent snow load and ice back up issues is to shovel your roof and other structures consistently throughout the winter months!

FREEZE ALARMS – PROTECT YOUR PROPERTY FROM AFAR

Imagine having peace of mind about your property – wherever you are. Freeze alarms are an easy and inexpensive way to protect your home, business, or cottage from frozen pipes and water damage, even when you're not there. They simply connect to an electrical outlet and phone jack (a cell phone can also be used). Today's freeze alarms also come with a battery back up to alert you of a power failure or if the temperature drops below a pre-set level. These devices are a cost effective way to protect your property from damage and save you from stress and a mess.



TRIED & TRUE

"I cannot impress upon you enough the professionalism, the compassion, and the immense timeliness displayed, time and time again as we went through 'the process' with MMG. We now fully know that when we really need insurance at times like this, your company, and its excellent representatives are there!"

— Timothy P.
Valued Policyholder

