

SMART THINKING

Spring, 2013



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

Minimize Theft and Vandalism to your Business



Theft of any size can be devastating, especially if you own a business. You need your equipment, supplies and tools in order to operate the business. Ensure your business remains secure by implementing inside and outside security measures to protect your business.



Inside Premises:

- ✓ Make sure all outside entrances and inside security doors have deadbolt locks.
- ✓ Windows should have secure locks.
- ✓ Remove any expensive items from window displays at night.
- ✓ Light the inside of your business around doors and windows.
- ✓ Keep cash register in plain view from outside and leave the drawer empty and open after closing.
- ✓ If there is a safe on premises, make sure it is securely anchored and change combination frequently.

- ✓ Install video surveillance cameras throughout the business.
- ✓ Install an alarm system – check with several companies and decide what level security fits your needs.
- ✓ Keep small amounts of cash in register to reduce losses. Use a drop safe into which large bills and excess cash are dropped off by employees and cannot be retrieved by them.
- ✓ Make bank deposits often during business hours. Take different routes and at different times throughout the day.
- ✓ Use mirrors to eliminate blind spots in corners that might hide shoplifters.
- ✓ Mark equipment, such as computers, registers, etc. with identification numbers.
- ✓ Keep detailed, up-to-date records and store back-up copies off premises.

Outside Premises:

- ✓ Light up the perimeter, especially near entrances.
- ✓ Install outside video surveillance.
- ✓ If your business involves storing inventory outside, install locking gates.
- ✓ If your local law enforcement offers night time security checks, take advantage.
- ✓ If your business owns several company autos that are kept on premises overnight, make sure they are parked in a well-lit area and all vehicles are locked with keys kept in a secure location.



Avoiding Driver Distractions



Did you know that driver distraction is the #1 cause of accidents? There are so many things that can distract you while driving and it only takes a second for a disaster to happen. Here is just a small list of things that can distract you.

1. Cell phones and other mobile devices
2. Radios & stereos
3. Children or animals in the vehicle
4. Eating, drinking or smoking while driving
5. Talking to passengers
6. Looking at your surroundings rather than the road
7. Thinking about something other than your driving

Many states are adopting Distracted Driving laws as opposed to specific laws against the use of cell phones, for instance.

Please pay specific attention to your driving. It could save you or a loved one from an unnecessary tragedy.

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!



If you have questions or comments, please email us at lossprevention@mmgins.com

Tips on preventing water damage from home appliances

Water damage from home appliances can be costly if not caught quickly. Scheduled maintenance can help eliminate these types of losses.

Dishwashers:

1. If you see rippled flooring or damaged cabinetry, remove the bottom cover to investigate, or call a qualified plumber for assistance.
2. Shut off the water supply until the appliance is repaired or replaced.



Washing Machines:

1. If you are leaving the property for an extended period of time, shut off the water supply lines.
2. Make sure the hoses have enough room to prevent kinks, which shorten the life span.
3. Inspect both water supply hoses for signs of wear or weakness each season. Replace the water supply hoses every three to five years with high pressure metal-mesh hoses, as a burst line can cause thousands in repairs if not caught quickly.
4. If a water loss does occur, shut off the water supply lines and investigate immediately. Have the washer repaired or replaced before continued usage.

Refrigerators:

1. It is very common for the water lines to the refrigerator to leak and cause damage. Due to the small diameter of this water line, a leak is often not found until a fine mist of water has saturated the flooring or wall surface and the damage is visible. If possible, check this water line on a quarterly basis.
2. Shut off this water line until repairs are completed.



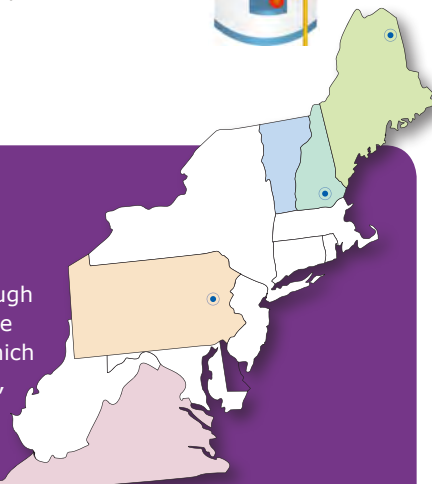
Water Heaters:

1. Check the bottom of the water heater for signs of rust, corrosion and possible leaks.
2. Inspect all water lines, valves and connections for leaks.
3. If the unit is showing signs of wear, call a qualified technician to repair or replace the unit.



Did you know...

MMG Insurance provides peace of mind for individuals and businesses in five states, through a network of nearly 400 independent insurance agency offices? We have three offices from which we write insurance for Maine, New Hampshire, Vermont, Pennsylvania and Virginia.



10 ways to reduce your premium

The price you pay for Personal Insurance can vary greatly. Some items to consider when purchasing insurance are listed below:

1. **Increase Deductibles** – A higher deductible will reduce the annual premium for that policy.
2. **Package policies together for a multi-policy credit** – Many companies offer a portfolio discount when multiple policies are written for the same insured.
3. **Install smoke detectors** – Receive a 2% discount when smoke detectors are installed.
4. **Install a central station burglar/fire alarm** – This alarm will call a 3rd party, notifying someone that there is a problem at the insured location. Depending on alarm features, this credit can range from 5 to 15%.
5. **Good Driving Habits** – Maintain good driving habits to avoid losses or motor vehicle violations, which could result in a surcharge being applied to an auto policy.
6. **Loss Free Credit** – Avoid filing minor claims to ensure that you do not lose the loss free credit.
7. **Good Student Credit** – Young operators can help reduce automobile premium if they qualify for a Good Student Credit.
8. **Protect your Insurance Score** – Maintaining a good credit score will reduce your insurance costs with many insurance carriers.
9. **Annual Payment** – Premiums paid annually will avoid service fees associated with payment methods involving multiple bills throughout the year.
10. **Payroll Deduction** – Check with your employer to see if they offer group insurance through payroll deduction. This option often saves 5% or more on your annual premium.