

SMART THINKING

Winter 2017

Minimizing Metal Roof Risks

Metal roofs are designed to shed snow more quickly than most other roofing materials. However, sometimes when the snow and ice releases and slides off the roof, there is a risk of damage to objects on the roof such as plumbing vents and chimneys, as well as objects on the ground such as cars, and even people.

Here are a few safety tips to help prevent damage or injury:

- Install rows of snow brakes near the bottom eaves to stop or slow the movement of sliding snow in high traffic areas, and at all entrance and exits points of the home or building.
- Post signage to alert people of the dangers of falling snow.
- If possible, move plumbing vents near the peak of the roof to prevent damage from sliding snow.
- If vents can't be moved, install snow brakes above plumbing vents.
- Keep the roof valleys clear to prevent the sliding snow from damaging valley metal.
- Install a cricket style roof above chimneys to divert the snow around them.
- Power lines should be attached at the gable ends and not to the lower eaves.
- Proper roof ventilation will help prevent the buildup of ice at the bottom eave line.
- If possible, remove gutters and downspouts during the winter months.

Snow Plow Safety

Operating a snow plow carries an increased risk factor due to the nature of the work, and the conditions a driver deals with. From snow and ice to white-out conditions and slick roads, it's a difficult job. If you own a private snow removal service, make sure you have a written contract in place with customers for snow and ice removal. Document your work including time of arrival, weather conditions, services performed and the time the work was completed. For a complete list of snow plow safety tips, visit our website at mmgins.com/snow-plow-safety.

NEW HAMPSHIRE RESIDENTS:

Beginning in November 2013, Commercial Salt Applicators certified by the New Hampshire Department of Environmental Services (under RSA 489-C) and property owners or managers who hire them, are granted liability protection against damages arising from snow and ice conditions (RSA 508:22) such as slip and fall claims.

The purpose of the voluntary program is to improve efficiency in salt use and reduce the overall amount of salt used by commercial applicators, while ensuring safe conditions are maintained for pedestrians and vehicles.

If you would like more information or wish to become a certified applicator, visit mmgins.com/nhdes.

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Don't Slip Up on Safety

Slips, trips, and falls are among the most common causes of injury but staying safe can be as simple as **1, 2, 3**.

- 1** Keep surfaces clean and clear. Clean up any spills immediately and put out necessary signage if the surface remains wet after clean-up. Keep all walkways and hallways free of clutter.
- 2** Ensure adequate lighting. Replace light bulbs promptly. All high traffic areas including entrances and exits should be well-lit.
- 3** Seasonal safety. Hazards can change with the seasons. In colder months, snow and ice removal are important. Post signage when necessary to warn of falling snow or slick surfaces.

For more safety tips, visit the "Protecting Your World" section of our website at mmgins.com.

Awards & Accolades



Campus Compact
Maine

2017 CORPORATE PARTNER OF THE YEAR

MMG Insurance has been honored as the 2017 Corporate Partner of the Year by the Maine Campus Compact. The award recognizes MMG's contributions and commitment to strengthening campuses and communities in Maine.



BEST PLACES TO WORK IN MAINE

MMG Insurance has been named to the Best Places to Work in Maine list for the seventh time.

Cyber Bullying

Technology and social media have transformed bullying in today's world, allowing new avenues for these negative and harmful messages through peer networks, text messaging, photo and video chats and more. Cyberbullying often leads to embarrassment and humiliation, however, some cases are severe enough to be considered criminal behavior. As a parent or other family member, it's important to be aware of cyberbullying and take steps to prevent or stop it from happening.

- **Talk.** Educate yourself and your child about cyberbullying and the danger it poses.
- **Review.** Adjust privacy settings on social networks and other platforms to restrict access to only your trusted friends and family.
- **Monitor.** Keep an eye on your child's social media use, browsing history and text messages. Know their passwords and establish rules about online behavior.
- **Identify.** Watch for signs of cyberbullying – victims can often suffer from depression, anger, low self-esteem and self-harm.
- **Learn.** Stay up-to-date on the latest apps, social media platforms and other digital trends impacting teens.

It only takes a moment to post something or hit send, but once it's done there's no getting it back. Talk with your child about the potential long-term consequences of their digital decisions. It can impact their education and even their employment later in life. For more information on cyberbullying, visit stopbullying.gov.

