

# SMART THINKING

Spring 2018

## Winter Woes Beneath the Snow

Ah, Spring. Most of us are happy to see the snow give way to green grass, however, sometimes that's not the only thing under the snow. Damage to walkways, driveways and parking lots is common after the winter months.

Take a few minutes to walk around your property and look for any areas with damage or that could become dangerous. Common problems include:

- Potholes, cracks and uneven surfaces
- Light bulbs that have burned out and should be replaced
- Crumbling or faded curb and tire stops
- Loose handrails
- Winter supplies (salt/sand buckets, shovels) left out

Spring is also a good time to perform routine inspections and tests on equipment such as fire extinguishers, alarms and surveillance cameras. Addressing these issues now will help ensure your property is prepared for the warmer months ahead!

## Calling all Contractors!



Do you own a contracting business? Our Special Trade Contractor Program offers quality coverage at very competitive rates. Let us help protect your property, autos, and customers.

Our Special Trade Contractors policy can include:

- Business Property
- General Liability
- Contractor's E&O (not available for carpentry)

Other coverages available include:

- Business Auto
- Commercial Umbrella

## Boating Basics: Stay Afloat with Simple Safety

The best way to ensure a smooth, safe start to the boating season is to have a certified technician or mechanic perform the recommended maintenance on your vessel. Don't leave the dock until you've checked the following items:

- Inspect all safety equipment on board, including fire extinguishers, flares, personal flotation devices and first-aid kits. Repair, recharge and restock them as necessary.
- Check all lights on your boat to make sure they are in place and operating properly.
- Open the engine compartment to check for excess water in the bilge.
- Check for any electrical issues, such as loose, disconnected or corroded conductors.
- Ensure the battery is properly secured to the vessel.
- Check the fuel tank for leaks, and ensure there is proper ventilation.
- Check the fuel filters to make sure no water is present.
- Fill your tank with the freshest, highest-quality fuel available.
- Change and check the oil level before starting the boat for the first time.

Quality matters with life jackets. If one needs to be replaced, do so immediately and make sure it is Coast Guard approved. Children should wear life jackets at all times when out on the water. Life jackets should have bright coloring, collar handles and sturdy strapping.

If you will be towing your watercraft to its launch point, make sure you also carefully inspect your trailer before use. For more boating and safety information, check out our blog, Insurance Safe Zone, at [www.mmgin.com/blog](http://www.mmgin.com/blog).



## Springing Into Property Maintenance

We know you're busy. Keeping track of all the things you need to do every day can be tough enough, so we've created a comprehensive and easy to follow Spring Maintenance Checklist to help. Simply grab a pen and get going!

- Remove tree limbs near roofs, gutters, and decks to prevent damage.
- Trim or remove trees that are in close proximity to your home or business to avoid damage to foundations, underground wiring and plumbing lines.
- Call an arborist if work is necessary around power lines. Never attempt to trim or remove trees near power lines yourself!
- Check any outside AC units (these should be serviced annually).
- Inspect the roof for possible shingle damage and make any necessary repairs.
- Examine the chimney for loose or missing bricks. Call a qualified mason to repair worn or damaged chimneys and to perform an annual chimney cleaning, especially on wood burning flues.
- Make sure the gutters are clear of debris and all downspouts drain water away from the foundation.
- If you see water pooling around the foundation, fill these areas with soil to slope and drain the water away.
- Check both the inside and outside of the foundation for possible issues, such as cracking. If you notice problems, contact a qualified contractor to discuss repair methods.
- Inspect the water heater for any leaking or corrosion. You may also need to drain the water heater periodically to remove sediment in the tank. A licensed plumber can assist with annual maintenance such as this.
- Inspect the attic for proper ventilation and overall condition.
- Check sump pumps in the basement to make sure they are working properly. A battery backup unit is highly recommended due to power outages.
- Clean the lint from the dryer hose and from around the exterior vent. While the hose is removed, clean the bottom of the interior of the dryer.
- Change the batteries in all smoke and carbon monoxide detectors.
- Repair/fill in any sunken areas in walkways and driveways to prevent trips and falls.
- Examine all exterior trim around windows and doors and replace worn caulking as needed to ensure they are watertight.

## Avoiding Animal Strikes

Deer, moose and other animals are often drawn to the roadways with the onset of warmer weather. Keep the following information in mind to help protect you and your passengers.

**Dusk and Dawn:** These times of day are when the risk of hitting an animal is greatest; it's also the time of day when it can be hardest to see animals in the roadway. Keep your headlights on at all times and use your high beams when possible.

**Location:** Wildlife are usually found in rural and forested areas, but can also be found in less developed areas of towns. Look for yellow road signs warning of high danger areas. Also, if you see one animal cross the road, assume there are more nearby.

**Speed:** Slow down when visibility is reduced by darkness or inclement weather.

**Be Ready:** Frequently assess your position in the roadway to best decide how to react quickly and safely. If a crash is unavoidable, apply the brakes and steer straight. Let up on the brakes just before impact. This allows the front of your vehicle to rise slightly, reducing the risk of the animal striking the windshield.



**Warmer weather means more pedestrians, bicyclists and motorcyclists will be out on the roads – and road construction will ramp up again. Avoid distracted driving and be aware of others around you!**

### Save a Tree. Go Paper-Free!

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