

# SMART THINKING



# FALL 2014

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

## Fire Safety Tips

*A fire can be devastating, whether it's your house or your business, but, with a little care and prevention, you can help protect your family, home, business and possessions. Here's some safety tips to keep in mind:*



### Woodstoves

- Install only UL approved stoves or fireplaces with clearances recommended by the manufacturer.
- Woodstoves need to be on their own separate flue.
- Clean and inspect all flues before the heating season.
- Burn only seasoned wood to reduce creosote buildup.

### Electrical

- If you have an older home with fuses, replace with a circuit breaker panel as soon as possible and make sure that your existing wiring meets current electrical codes.
- Do not overload extension cords or join them together for length.
- Throw away any electrical devices with broken or worn cords.

### Cooking

- Keep a tested ABC class fire extinguisher in the kitchen and any room with a heating device.
- Never leave cooking pans unattended while in use, especially when cooking with oil.
- Never throw water on a grease/oil fire.

### Commercial Cooking

- Equipment should be cleaned and inspected by a professional cleaning company on a semi-annual basis.
- Class K Wet Chemical fire extinguishers are required and should be inspected and tagged annually.



### Cigarettes and Candles

- Never smoke in bed or when sleepy.
- Never burn candles in a closed area, near flammable materials, or leave unattended. Place candles on fire resistant surfaces.
- Trim candle wicks to prevent soot buildup on ceilings and walls.

**Always remember to properly install smoke detectors and carbon monoxide detectors on each floor of your home!**

**October 5th – 11th is Fire Prevention Week!**

Get a fire safety plan in place. Visit [nfpa.org](http://nfpa.org) and search for "Escape Planning" to learn more about family evacuation plans, escape routes and more!



## 2014 Ward's 50 Top Performing P&C Insurers includes MMG Insurance!

MMG Insurance has been recognized by Ward Group as one of the top performing insurance companies nationwide. To develop its annual list, Ward Group analyzes the financial performance of over 3,000 property-casualty insurance companies in the U.S. and identifies the top performers based on safety, consistency and superior performance over the five years analyzed.

Scan here for more on this exciting recognition:



 **Save a tree—  
go Paper-Free!**

Did you know you can receive your MMG statements and policy documents electronically? Check out the article on the backside of this newsletter for more information, or visit [mmgins.com](http://mmgins.com) and go to **Manage My Account** to sign up!

  
**MMG**  
INSURANCE

[mmgins.com](http://mmgins.com)



## Tips to Prevent Winter Damage to Your Seasonal Home or Business



A loss to a seasonal home or business can be quite expensive if not discovered in time. Here are some tips to prevent or minimize your loss.

- Maintain the heat between 55-60 degrees.
- If the building is going to be unoccupied for a period of time, please drain the water heater and pipes. Once everything is flushed, double check to make sure that the main water line to the property has been shut off.
- Make sure the pipes are properly insulated.
- Inspect the roof and replace missing or broken shingles to prevent any roof leaks.
- Trim any overhanging or dead branches. Weight from ice and snow can cause branches to snap and potentially result in damage to your property.
- Remove any fire hazards. Discard loose papers, old rags or chemicals. Turn off all utilities and unplug all appliances.
- Have a trusted neighbor or hire a property management company to check on your property periodically.
- If there is a heavy amount of snowfall this winter, arrange to have the snow removed from your roof and decks.

Freeze alarms are an easy, inexpensive way to protect your home, business or cottage from frozen pipes and water damage. They simply connect to an electrical outlet and a telephone jack (a cell phone can also be used). The alarms enable you to remotely check the temperature of your property from anywhere in the world and can contact you if the temperature drops below a safe level.



## How to Take Control & Go Paper Free with MyMMG

MyMMG gives you the flexibility and convenience to VIEW and PRINT your insurance information, pay your bill, and more... whenever you want, wherever you log on: at home, in the office, or on the road. It offers all the security you demand, plus saves you time and hassle. Here's a few ways it can help:

- **Avoid missed payments and late fees.** Pay your bill even on the day it's due by logging into MyMMG. You can also set up convenient automatic email reminders for 7, 14, or 21 days prior to your payment due date.
- **Never be without your insurance card when you need it.** If you need your card to re-register your car, or take on a long trip, it's always just a click away.
- **Avoid clutter and help the environment.** Select the "Go Paper Free" option and you won't need to keep track of paper policies or notices, they're always available online!\*

And because we're committed to protecting your piece of the world, you can rest assured we've built effective security measures into MyMMG. All communication is encrypted with an Extended Validation Secure Sockets Layer (EV SSL) certificate by VeriSign, all user accounts are protected by encrypted passwords, credit card numbers are obscured for your protection: only the last four digits of any credit card you enter are displayed, and we do not store or retain credit card information as part of any online transaction.

**Sign up today at [mmgins.com](http://mmgins.com): just click on "Manage My Account". You only need your zip code and policy number to get started!**

\*We will continue to mail certain documents as required by law.



### MMG Honors Sheryl Locke as Volunteer of the Year

*"I believe that doing small things, like attending weekly Kiwanis meetings and bringing donations to the local food pantry, are as necessary and important as bigger things that make the front page. I was born and raised in northern Maine and love it for the gentler atmosphere, the outdoor fun, and all the things to do I keep discovering.*

*My kids are a big motivation for my volunteer work. I try to teach them by example that being helpful is an important part of life."*

**-Sheryl Locke, MMG Insurance Inside Claims Adjuster**



HSG is one of the nation's premier providers of glass repair and provides innovative solutions for handling all aspects of auto glass claims nationwide with a 24x7 call center and some of the fastest recovery times in the industry. It's a perfect partner for MMG Insurance, which is now bringing the HSG 20/20 Perfect Vision Unbreakable Guarantee program to policyholders and the perfect opportunity to enjoy a no hassle, no-deductible windshield repair.

The program brings the best possible resolution directly to your car in the fastest way possible. Repairs are made by local, fully-trained experts, who understand the unique "no hassle philosophy," and are easy to deal with, friendly and approachable. Repairs can be done at your home, or work, which saves time for busy customers.

In addition to the lifetime warranty and 20-month, 20,000-mile guarantee, MMG policyholders get additional benefits because the program:

- Preserves the factory seal by leaving the original windshield in place
- Holds up the roof in a rollover accident
- Keeps passengers in the vehicle during an impact
- Provides much needed support for proper passenger side airbag function

For more information on how to get the 20/20 Guarantee, just call **1-877-MMGLASS (1-877-664-5277)**