

SMART THINKING

Fall, 2011



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

Fire Safety Tips

Residential and commercial fires can be devastating, but with a little care and prevention, you can protect your family, home, business, and possessions.



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.
- Dispose of ashes in a non-combustible, metal container.
- Properly install smoke detectors and carbon monoxide detectors on each floor of your home.

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 cords or 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, especially when cooking with oil.
- Never throw water on a grease/oil fire.

Commercial Cooking:

- Equipment should be cleaned/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 on fire resistant surfaces.
- Trim candle wicks to prevent soot build up on ceilings and walls.



Could You Be a Victim of Identity Theft?

Millions of people fall victim to Identity Theft every year. According to the Federal Trade Commission, annual out-of-pocket losses exceed \$50 billion.

Here are some prevention tips:

- Order a free copy of your credit report yearly from a reputable company and review it for accuracy.
- Review your credit card bills and statements on a regular basis.
- Do not give your credit card or debit card to anyone who will be out of your sight.
- Use extreme caution when giving out personal information on the phone, through the mail, or on the Internet.

Talk to your Independent Agent about how you can protect yourself by adding MMG's Identity Theft endorsement to your Homeowner Policy.

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!



October 9th—15th is Fire Prevention Week!
Get a fire safety plan in place.
Visit nfa.org and search for Escape Planning.



www.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.
- Install a temperature monitor. A battery powered monitor can notify you if the temperature falls below a safe level.
- 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 pipes are properly insulated.
- Inspect the roof and replace missing or broken shingles to prevent 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.

Don't Drive Distracted — Your Next Text Could Be Your Last

Tips for Teens

Be Smart: No text message is worth being distracted while driving.

Don't Be Tempted: Turn off your cell phone. Voicemail will capture your messages.

Pull Over: If you have to call or text while driving, pull off the road safely and stop.

Be Caring: Don't text someone if you know they are driving.

Be a Friend: If you are a passenger, don't let your friends or family text while driving.

Tips for Parents

Set a Good Example: Don't text and drive.

Be a Resource: Share information with your teen on the dangers of texting while driving.

Don't Call or Text: If you know your teen is driving, don't text or call at that time.

Rules: Establish family rules that prohibit texting while driving.



Contractor Tip

MMG's Special Trade Contractor policy provides a \$2,000 limitation on blanket tools & equipment. Contact your Independent Agent to discuss higher limits.

Your agent's contact information is on MyMMG. Go to mmgins.com and click on **Manage My Account**.



Need a Contractor?

You are free to use any contractor that you choose following a loss.

For your convenience, MMG has created a list of Preferred Contractors that have gone through a lengthy review process to qualify under our program.

Read about our Preferred Contractor Program at mmgins.com under the Claims tab.

Have you recently made improvements or additions to your home? If so, talk with your Independent Agent to be sure your homeowner coverage is up to date!

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