

SMART THINKING

Summer, 2012



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

Is Your Property Secure?

Here are some helpful tips to avoid thefts and home invasions:

- Properly secure your home while you are away or at work.
- Don't post on Facebook or other social media that you are going to be away or on vacation.
- Have plenty of lighting around your house at night.
- Don't plant trees and shrubs directly in front of your home or office.
- Have someone check on your property if you are going to be away.
- Have your local police department check on your property if they provide that service.
- Have your local police department or security professional do a security survey of your property.
- Don't leave vehicles unlocked while parked in your driveway or garage.
- Make sure locks on doors and windows are in good working order.
- Have at least one deadbolt on every exterior door.



Power Surge/Lightning can be Costly

A power surge can enter your home through the main electrical line, phone line and TV/satellite cables, or through a lightning strike.

Ways to Protect Against Surges:

Service entrance surge protectors can be installed at the electrical box. Point-of-use surge protection devices are the plug-in type power strips used to protect valuable electronics. Keep in mind that the higher the joules and service amp rating the better.

What About Lightning:

Lightning can produce a spectacular surge destroying everything in its path when devices are not protected. There is no surge protection device that can protect against all surges, but using both a service entrance protector and point-of-use protectors offer the best protection for your property.

Tips:

- When a storm is imminent for your area, unplug your electronic items until the storm passes.
- Remember that surges can enter not only through the electrical line, but through the phone line and TV/satellite cables too.
- Contact a qualified electrician to assist you with surge protection recommendations.



Be Fire Smart

Planning your escape in the event of a fire can save a family from disaster. We have put together a video about developing and executing an escape plan that can guide you and your family to safety.

Make sure you're prepared. View the video at mmgins.com in the Smart Thinking column.



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Stay Safe with the Following Tips on Fire Control

Grilling Safety:

- Do not grill or barbeque close to your home. Clean the grill periodically to prevent flare-ups.
- Make sure grill equipment is in good shape. Propane or natural gas can leak from rusty tanks, cracked hoses, and corroded couplings, sending out a dangerous effluent.
- Use kindling, rather than lighter fluid, to revive a flame.
- Keep an eye on an open grill at all times. Simply closing the cover at the first sign of trouble could suffocate a fire.

Smoking Materials:

- If you smoke, smoke outside. Most deaths result from fires that start inside the home.
- Do not discard lit cigarettes in landscaping mulch, dried grass or other things that could ignite easily.
- Extinguish all smoking materials in water or sand to make sure that they are out.
- Never smoke where medical oxygen is being used.

Outdoor Fire Pit Safety:



- Outdoor fire pits should be located away from buildings, trees or other flammable materials.
- Start your fire small, and only use the recommended fire starters. Never use gasoline to start a fire.
- To prevent sparks from flying out of the pit, use screens that can be kept over the flame.
- Make sure to have a water source available to extinguish accidental fires quickly.

Have questions? Contact us at Loss.Control@mmgins.com

Make Job Site Accidents and Vandalism a Thing of the Past

Job site accidents and after hours vandalism are things you can take steps to prevent. Here are some simple tips to follow:

1. Tools:
 - a. Pick up tools daily – keep the job site clean to prevent slip and fall injuries.
 - b. If possible, transport tools daily to and from the job site.
 - c. Inscribe tools with a name and document the tool and serial number.
 - d. Maintain tools in good working order.
 - e. Use OSHA-approved ladders and step ladders.
2. Reduce falls from ladders, roofs, etc. by wearing a harness as required by OSHA.
3. Keep storage trailers locked and in a visible area under lighting if possible.
4. Use caution tape and signs around dangerous work areas (roofing, framing).
5. Obtain the proper permits and required code enforcement inspections.
6. Use care in disposing of or storing job site chemicals in a safe area (paint, stain and rags).
7. Check weather reports as they pertain to the job.
8. Document workplace injuries immediately.
9. Maintain a first aid kit on all job sites.



Avoid Parking Lot Accidents

Be Aware – Turn down the radio and ignore the text until you're safely parked. When leaving, turn off your cell phone and set your navigation system before moving the car.

Avoid Tight Spots – Avoid parking in tight spots or between two larger vehicles, which could block your view of other cars and pedestrians.

Distance Yourself – Park further back to avoid dings and scratches that occur in high volume areas with narrow spaces. Opt for the exercise!

Park in the Center – Parking over the line diagonally or not pulling into a space far enough increases your likelihood of being involved in a parking lot accident. Take time to adjust to the middle of the parking space. It's worth it since most offenders don't leave a note and you're left with the expense.

Expect Pedestrians – People carrying groceries or other purchases could also be shepherding hard-to-see children. Take extra caution when backing.

Pull Through – If you can, look for a parking space that allows you to pull right through so that you can pull out easily when you leave.

Top Ten Most Stolen Vehicles in the Nation in 2010*

1. 1994 Honda Accord
2. 1995 Honda Civic
3. 1991 Toyota Camry
4. 1999 Chevrolet P/U (Full Size)
5. 1997 Ford F150 Series/P/U
6. 2004 Dodge Ram
7. 2000 Dodge Caravan
8. 1994 Acura Integra
9. 2002 Ford Explorer
10. 1999 Ford Taurus

*From NICB data

Contact your Independent Insurance Agent to learn more about how MMG can protect your piece of the world.

