

SMART THINKING

Winter, 2012



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

Minimize Winter Losses to Your Business

Every year businesses are hit with the harsh reality of winter and the worry of heavy snowfalls, icy driveways and power outages from the region's inevitable nor'easters. While we cannot control the weather, business owners can reduce the risk of damage by following a few steps related to heating, plumbing, and facility maintenance. These steps can minimize future financial burdens that may result with winter related losses.

Plumbing & Heating

- If possible, invest in a generator as a backup in case there is a power outage.
- Maintain an adequate temperature (min 55 degrees) when away from your premises, or have a plumber properly drain the pipes if your business is closed during the winter months.
- Have a plumbing contractor inspect and properly insulate pipes.
- Install a temperature alarm that notifies you if the temperature drops below a certain level.
- Turn off outdoor faucets.
- Have heating equipment inspected/cleaned annually by a licensed technician.



Slip and Fall — Parking Lot Issues

- Keep parking lots clear of ice and snow — salt/sand when necessary.
- If you have a metal roof, post caution signs for falling ice/snow on the side of the building.
- Install slip resistant mats in front of entrances and post caution signs for wet floors when necessary.

Collapse and Water/Ice Damage

- Shovel roofs, decks, and porches after each storm.



Sinkhole Collapse

A sinkhole is a natural depression or hole in the Earth's surface that is caused by a void occurring underground. A common cause for this void is circulating water which naturally dissolves the carbonate rock, such as limestone. Here are some basic guidelines to follow if you have a sinkhole on or near your property:

- Restrict access to the hole.
- Contact police or emergency responders to advise if the hole is near utility lines or roadway.

- Take photographs for documentation but do not get too close to the edges of a sinkhole.
- Do not allow unauthorized or inexperienced persons to investigate the sinkhole.
- Never go down into a sinkhole or attempt to fill the hole yourself.

After a sinkhole has developed, a homeowner may be responsible for the repair to avoid further damage to their property. To protect your home, "Sinkhole Collapse" coverage can be added onto your homeowner policy for an additional premium. This coverage will insure for direct physical loss to your home but not for land repairs.

Awards Received in 2012

2011-2012

Company of the Year

by Maine Insurance Agents Association

2012 Ranked #2

Performing Company in Personal Lines

by Insurance Agents & Brokers of Pennsylvania

2012 #4 Performing Company

by Professional Insurance Agents of New Hampshire

2012 Interface Partner Award

by Applied Systems

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How to Avoid Dog Bites



Dog bites can be devastating, especially if it involves a young child, and they happen more frequently than you might think. While some breeds of dogs can be more prone to bites, any dog, large or small, under the right circumstances can bite someone and do extensive damage. If you are a dog owner, please keep the following tips in mind.

- Always supervise young children when around dogs. Never leave them unattended in the same room and keep them at a safe distance if at all possible.
- If your dog has a history of bites, you should consider putting the pet down or giving it to someone who has an environment better suited to the dog. Always inform of the dog's history of bites or you could be liable to the new owner should the dog bite them.
- Be sure to tell your insurance company you have a dog and what the breed is. Failing to do so can jeopardize liability coverage should the animal bite someone.
- If you have strangers over, be sure to keep them at a distance until the dog becomes familiar with them.
- Always keep your dog on a leash or run and don't allow it to leave your property unless it is with you and under your control.

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

Flood vs. Homeowner Insurance

Water damage is one of the leading reasons to purchase insurance, but what are the differences in coverage between a flood policy and a homeowner policy.

A homeowner policy provides coverage for various types of water damage losses, such as: **(1)** water damage resulting from a ruptured plumbing fixture or line, **(2)** a leaking roof due to wind damaging roof shingles, or **(3)** a tree blown onto a roof causing an opening. Homeowner insurance specifically excludes surface water, ground water & flooding. Surface and ground water entering a home through a basement wall or floor is excluded from coverage.



Flood coverage may be purchased through the National Flood Insurance Program. Flood is defined as an overflow of water on normally dry land. This could include an overflowing river or pond, or a build up of surface water from a weather event. A simple definition is: any water that is on or in the ground before it enters the home is considered flood damage.

Plan ahead — There is a 30-day waiting period on new flood insurance policies. Contact your Independent Insurance Agent for more details.

Play It Safe With A Backup Generator

When a power outage occurs, a backup generator can save the day. The two types of generators available to assist in protecting your property are Permanent Standby and Portable. Here are some pros and cons to consider:

Permanent Standby

- Installed by a licensed electrician
- Powered by natural gas or liquid propane
- Larger units hardwired to the structure
- More costly to purchase and install
- Best alternative to meet your needs
- Transfers to generator automatically

Portable Generator

- Powered by gasoline
- Choose a wattage limit that meets your needs
- Manual transfer of power to generator



A backup generator will help maintain heat, operate your refrigeration unit, and keep your home or business up and running when your neighbors are down.

Your Independent Insurance Agent is always available to answer your questions.

MMG Gives Back

We strongly believe in giving back to the communities in which we live. This year we are pleased to say that between employee donations and the MMG Charity Golf Tournament, we have given over \$41,600 back to our communities



through the United Way. We are proud to partner with the United Way to make lives better.

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

