

SMART THINKING

Fall 2013



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

Rain Gutter Cleaning & Maintenance



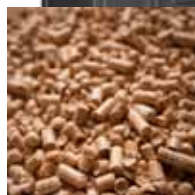
Proper maintenance and cleaning of your home or business gutters and downspouts may prevent damage to the building's interior due to the flooding through the foundation and walls or leaks in the roof due to the seepage of water.

Gutters and downspouts should be cleaned and checked for signs of necessary repairs at least twice a year. The best times to do this are late spring and late fall. If you choose to do it yourself, make sure you have a sturdy ladder, never work in wet, windy conditions and wear non-slip shoes and heavy gloves.

Here are some helpful tips:

- **Remove Large Debris.** Begin at the part of the gutter closest to the downspout. Use the garden trowel or hand spade to scoop out the debris. Place it into the bucket or trash. If any pieces resist being scooped up, remove carefully, by hand.
- **Rinse the Gutter.** Once you have removed all of the larger debris, get the garden hose. Rinse the gutter in the direction of the downspout using the spraying attachment on the hose. Spray the gutter until no signs of debris remain.
- **Clear Clogs.** If the downspout is clogged, you will need to clear it. It's probably easiest to begin by using the spray attachment on the hose to direct water into the downspout from the bottom end. This may force any clogs loose. Additionally, you can use the spray attachment on the hose to direct water into the downspout from the upper end. This may also knock the clog loose. If that does not work, then you need to work a plumber's snake into the downspout to loosen the debris and draw the debris out.
- **Find and Repair Damage.** Inspect the gutters and downspouts now for any signs of damage. Look for holes, dents, or cracks. If you discover any signs of damage, repair them as soon as possible. Dispose of the debris by placing it in your compost pile or in the trash.

Wood Pellets—What You Need to Know



Today there are numerous manufacturers of pellet stoves available and homeowners must find the best burning pellet for their stove. Wood pellets are manufactured from hardwood & softwood, and each type has their advantages and disadvantages. The wood product is dried and compressed into pellets of various lengths and mixtures and sold by the bag or ton. Softwood pellets are normally less expensive, burn hotter but burn faster and are easier to ignite.

Hardwood pellets are normally more expensive, produce slightly less heat and produce a denser ash. They also have a lower moisture content and burn longer. Hardwood pellets or a mixture of soft and hardwood are typically labeled as premium. Finding the best burning pellet for your stove is the key. Stove owners are looking for the greatest heat output, minimal ash content and the correct length of pellet to prevent a blocked auger. The stove's salesperson can assist with a pellet recommendation for your particular stove. Stove owners can also experiment by burning different pellet brands to determine the greatest efficiency.

MMG Honors Senior Programmer/Analyst Grace O'Neal as Volunteer of the Year!



"What's rewarding about volunteering is hearing people say "Oh that was fun!" or "I'm so glad we did that together!" whether it be participating

in a 15-hour relay event, or watching fireworks at dusk on the 4th of July. When I hear the crowd's oohs and aahs, I know that organizing and hosting the fundraising events has paid off in bringing family and friends together for an American tradition."

– Grace O'Neal

Change your clock, change your batteries!



Daylight Savings Time ends Sunday, November 3rd, remember to change your smoke and carbon monoxide detector batteries the same day!


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Let The Sun Shine In With Solar Panels

It's no surprise that more and more homeowners are taking the leap to "green" as homeowners seek to save on utility costs and find alternatives for sustainable living. The installation of solar panels has become a popular way to reduce energy bills and go "green."

If you decide to retrofit your home with solar panels, typically no special insurance policy is required as solar panels are generally insured by the dwelling coverage of a standard homeowner policy. While most homeowners choose to have their solar panels installed on the roof of the dwelling, there are times where this is not possible or desirable, so the panels are installed at ground level or on structural poles or framework.

It's important for you to understand that how or where your panels are installed, makes a difference in how a covered loss to your solar panels is settled.

The standard homeowner policy covers "other structures" that are buildings on the residence premises subject to policy provisions at replacement cost. If your solar panels are installed on the roof of your dwelling or on another detached building, the panels are considered to be part of the building. However, if your panels are installed on any non-building structure i.e., structural poles, framework or at ground level, they are no longer considered a "building"; they are a "non-building structure." The standard homeowner policy covers "non-building structures" subject to policy provisions at actual cash value not replacement cost.

The same would be true if you have a satellite dish installed on anything other than a building, a detached above ground or in-ground swimming pool. These items are considered "non-building structures" so a covered loss would be settled at actual cash value not replacement cost.

Your independent agent can provide additional information about replacement cost versus actual cash value and how it affects you in the case of a covered loss.



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



Aftermarket Parts & LKQ vs. Original Equipment Manufacturer

Many insurance companies use aftermarket and/or LKQ parts which are parts of Like Kind and Quality instead of using OEM parts manufactured by the original manufacturer. They will use them because in some cases they are less expensive than an OEM part. Why is that important? Obviously, there is a cost savings to the insurance company but also there is a savings to the insured as well. If you own a 2006 vehicle, the insurance company only owes you a 2006 mfg part. They are generally allowed to go out and find you a 2006 part of like kind and quality. That can be a used part (generally from a salvage yard) or an aftermarket part. Rather than put on

a used part they may elect to put on an aftermarket part. Those parts can also be of like kind and quality only it's a new part manufactured in 2013 to fit on a 2006 auto. A lot of companies will elect to do this rather than put on a new OEM 2013 part, which a lot of the time is more expensive. If they do that then they can depreciate the part, which would mean the insured would have to come up with additional money over and above their deductible to fix their vehicle. A lot of companies will go with the OEM part only if they can't find a LKQ part either aftermarket or used or the aftermarket part doesn't fit properly for some reason. Most times, a company, if it cannot find those LKQ parts will elect to go with an OEM and will not charge their insured the depreciation.

Using aftermarket parts instead of OEM, whenever possible, reduces costs to the company which keeps your premiums lower and also keeps you from paying additional out of pocket costs for depreciation. Aftermarket parts generally have as good a warranty as the OEM.

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

For more photos, tips and information, **check out MMG Insurance on Facebook** at facebook.com/mmginsurance!



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