

SMART THINKING

Winter 2013



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

Christmas Tree Fire Safety Tips

1. When selecting a real Christmas tree, choose a tree with fresh green needles which should be hard to pull from the branches.
2. The tree trunk should be sticky and the needles should not fall off when bouncing the tree trunk on the ground.
3. When placing the tree in your home, don't place the tree near a fireplace, pellet stove or near heating vents. This will prevent premature drying of the tree.
4. Don't put up live trees too early or keep a live tree in the home longer than two weeks.
5. Keep the tree stand filled with water at all times.
6. Maintain the tree lights by visually inspecting the wires for fraying, bare spots and gaps in the insulation.
7. Don't link more than three light strands unless approved by the manufacturer. Periodically check the light strands for heat.
8. Dispose of the tree properly and never burn the disposed tree in a fireplace.



Staying Safe During Plowing Season



Snow plowing is a tough job and requires operating under difficult conditions; slippery, snow-covered or ice coated surfaces, high winds and blowing snow which can create whiteout conditions and cause low visibility.

If you own a private snow removal service, the best practice is to use a written contract for snow and ice work. It is also important to document your snow and ice services. Log time of arrival, conditions upon arrival, services performed and time exited once services completed.

Here is some helpful advice for drivers and equipment:

- Be sure you are well rested and prepared.
- Be aware of your surroundings and any obstacles – visit your clients locations prior to snowfall.
- Be very familiar with the way the equipment operates, thoroughly check the vehicle and snowplow equipment, including the lights, before plowing.
- Keep the salt spreader clean and in operating condition to ensure better service and longer life of equipment.
- When backing up don't rely on rear view mirrors, turn around and look where you going.
- If possible try to plow during low traffic hours and be cautious of pedestrians, domestic animals and other vehicles.

Awards Received in 2013

**Named one of
the Best Places to Work
in Maine in 2013**



**2013 Ranked #1
Performing Company
Overall in Commercial
Lines**

by Insurance Agents & Brokers
of Pennsylvania



**Applied Interface
Partner Award**

by Applied Systems



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What To Know Before You Go:

Snowmobiling on Frozen Waterways

Snowmobilers need to use caution when riding on frozen lakes and rivers. Most accidents do not involve going through the ice. The majority of accidents occur at night and involve a collision with another sled, an unmarked ice shack or other object that is not clearly marked.

Some tips to keep in mind for safe riding:

1. Don't drink and ride.

Drinking always impairs judgment. And whether this means not checking ice conditions or driving too fast; lack of judgment and frozen (or not frozen) water can be deadly.

2. Slow down (and slow down even more at night).

Especially at night, it's hard to know what's out there on the lake. Whether sketchy ice, a bridge column or an ice fishing hut, you won't see it in time if you override your headlight.

3. Check the condition of the ice.

Experts say there's no way to know for sure if the ice is safe. That means extreme caution is required. Snowmobiles need 5 inches of clear solid ice. Check with a trusted local source (like a bait shop) and check the ice yourself when you get there.

4. Don't ride alone. And make a ride plan.

Riding with a buddy can be a lifesaver in any number of situations. Even if you are travelling with a friend, tell someone else your plan and check in when you arrive safely.

5. Know what to do if you go through.

Going through the ice is a bad situation. But it doesn't have to be fatal. Review what to do before you go out, and if something should happen, stay calm but act quickly. Carry ice picks and use them to pull yourself out on the edge where you broke through, which will be the most solid edge.



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

Technology Spotlight: Air-Source Heat Pumps

A heating/cooling alternative that is frequently being looked into by consumers is an air-source heat pump. This unit can provide efficient heating and cooling for your home, especially if you live in a warm climate. When properly installed, an air-source heat pump can deliver one-and-a-half to three times more heat energy to a home than the electrical energy it consumes. This is possible because a heat pump moves heat rather than converting it from a fuel like combustion heating systems do.

A heat pump's refrigeration system consists of a compressor and two coils made of copper tubing (one indoors and one outside), which are surrounded by aluminum fins to aid heat transfer. In heating mode, liquid refrigerant in the outside coils extracts heat from the air and evaporates into a gas. The indoor coils release heat from the refrigerant as it condenses back into a liquid. A reversing valve, near the compressor, can change the direction of the refrigerant flow for cooling as well as for defrosting the outdoor coils in winter.

The technology is quickly advancing and there are many units available for cooler climates that efficiently convert the colder air to heat allowing the homeowner to realize substantial savings in their annual heating costs.

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