

SMART THINKING

Fall 2017

Cyber Liability: Protecting Your Business

In today's world, virtually every business relies on data and computer systems. If your system is hacked or attacked by a virus, you risk losing critical information that is essential to daily operations. Not to mention, it can have a big impact on your bottom line.

Here's an example: A retail business suffered a computer virus infection that corrupted data and caused the computer system to stop functioning properly, resulting in loss of income. An IT firm had to be hired to remove the virus and reinstall the software, which resulted in a \$22,000 loss to the business.

Cyber Liability Coverage can help cover the costs of restoring your business computer systems and data recovery, including:

- Data restoration from electronic sources
- Data re-creation from non-electronic sources
- Systems restoration
- Loss of business income
- Public relations
- Legal fees

Cyber criminals act without warning and the losses can be devastating. Protect your piece of the world by asking your Independent Agent about Cyber Liability Coverage today.



MMG Honors Assistant Accountant Paula Ballard as Volunteer of the Year

"I love my job and I really enjoy the people whom I work with. They feel like family. I've learned so much here at MMG that I am able to help the organizations I volunteer for with their books."

– Paula Ballard



Change your clock, change your batteries!

Daylight Savings Time ends Sunday, November 5th.
Remember to change your smoke and carbon monoxide detector batteries the same day!

Fire Prevention Week October 8th – 14th

In a fire, every second counts. Seconds can mean the difference between a safe escape and tragedy. The theme of this year's Fire Prevention Week is "Every Second Counts: Plan 2 Ways Out!" We encourage you to sit down with your loved ones and take time for the following:

- Draw a map of your home and mark two exits from each room and a path to the outside from each exit.
- Establish a meeting spot outside, a safe distance away from your home.
- Practice a fire drill at home twice a year. One at night and one during the day.
- Teach children how to escape on their own in case you can't help them.
- Make sure the number of your home is clearly marked and easy for the fire department to find.
- Close doors behind you as you make your way out, this may slow the spread of smoke, heat and fire.
- Once outside, stay outside. Never go back inside a burning building.

Visit the National Fire Protection Association at www.nfpa.org for more safety tips and tools.



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!

Warning: Winter Ahead

Winter driving can be challenging. Here are some tips that will help prepare you for the conditions that come with colder weather.

Keep your windshield and windows clear of snow and ice, making sure your vision is not obstructed.

Check your tire tread and pressure – this will give you better traction under slippery conditions.

Have your snow tires or studded tires put on your vehicle as soon as the law allows.

Keep your gas tank at least half full to help prevent gas-line freezing.



If it's snowing, drive with your lights on so you are more visible to others.



Give yourself extra time to get to your destination.

Check weather and road conditions before heading out and once on the roads, adjust your speed accordingly.



Do not use cruise control when driving in hazardous weather.

Allow for more distance between you and the vehicle in front of you during inclement weather.

Watch out for black ice – bridges and overpasses tend to form ice first.



Keep an emergency kit, extra food, and water in your car in case you are stranded or involved in an accident.

Exterior Wood Boilers: Guidance and Guidelines

An exterior wood boiler can be a good option for a supplemental heat source – but we encourage you to keep the following information in mind.

- Check local town ordinances and laws to ensure compliance before installation.
- Hire a professional to handle the installation.
- The structure must have an alternate functioning central heat source such as an oil/propane boiler or electric heat.
- An exterior wood boiler must be situated on a full concrete pad or footing and must not be enclosed in another structure.

- An exterior wood boiler should be at least 75 feet from any other structures, except an approved woodshed.
- If an adjacent woodshed is approved, the chimney must be of the proper height with the correct boiler draft.
- Underground piping should be insulated pex pipe with a minimum pipe size of one inch.
- The stack or chimney must be 6" stainless steel (UL103HT) that can be extended if needed.
- Extended chimneys should have the proper support and the chimney top must have a steel rain cap.
- Installing a spark arrestor on the chimney is also highly recommended.