

Winter 2015

SMART THINKING

WINTER DRIVING TIPS

Whether it's rain, wind, sleet or snow, drivers must be prepared to face the hazards winter driving brings. Please follow these safe driving tips to reduce your chance of an accident.



- Reduce your speed and allow plenty of time to stop.
- Brake gently to avoid skidding.
- Turn lights on to increase visibility to other motorists.
- Keep your windshield and lights clear of ice and snow.
- Be careful on bridges and overpasses because they will freeze first.
- Don't assume your automobile can handle all conditions. Even four-wheel and front-wheel drive autos can encounter trouble on winter roads.
- Allow extra time to reach your destination in hazardous weather conditions.

PROTECTING YOUR PIECE OF THE WORLD: FREEZE ALARMS

Freeze alarms are an easy, inexpensive way to protect your home, business or cottage from frozen pipes and water damage.

They simply connect to an electrical outlet and a telephone jack (a cell phone can also be used). The alarms enable you to remotely check the temperature of your property from anywhere in the world and can contact you if the temperature drops below a safe level.



PREVENTING SLIPS & FALLS

- Keep parking lots, walkways and stairs clear of ice/snow.
- Salt or sand when necessary.
- Make sure your handrails and steps are up to code.
- Keep areas where foot traffic is expected free of debris and in good condition.
- Business owners should maintain a record each time the snow and ice is cleared as well as the weather conditions for documentation in case of an injury.



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PREVENTING ICE BUILDUP AND COLLAPSE

With the winter months upon us, removing snow from our roofs can help eliminate ice buildup losses and collapse issues. Here are a few tips when removing snow from a roof:



If the structure is showing signs of damage due to snow buildup, call a qualified contractor to help remove the snow and stabilize the structure. Watch for signs of cracked ceilings, broken rafters, stressed or cracked windows and doors. Your local code enforcement officer can also assist to determine if the structure is fatigued from snow load and what precautions are recommended. Pay close attention to the snow levels on a flat roof, as the depth can be deceiving from the ground view. Wind swept snow can overload sections of the roof system resulting in an uneven snow load and possible roof problems. When assistance is needed to remove snow from a roof, local professional roofing contractors often offer snow removal services for a fee. Please remember, the best alternative to prevent ice backup and snow load issues is to shovel your roof consistently throughout the winter months.

“Thank you for the BEST insurance experience I’ve ever had! My windshield claim was fast and efficient! Although I haven’t had many dealings with insurance claims MMG was by far the easiest and most pleasant! MMG is insurance as it should be! Thank you!”

—Benjamin D., valued MMG policyholder

- Use a snow rake to clear your roof when possible.
- Know where the electrical lines are and stay clear of them with the rake. Also know the location of skylights and roof vents before removing the snow.
- If you must get on the roof, move cautiously with the use of a safety harness on steeper slopes to prevent falls.
- Place ladders on a secure footing.
- Consider working with a partner who remains on the ground when removing snow from a pitched roof.
- Always shovel down the roof. Shoveling upward can cause shingle damage.
- Leave 2” to 3” of snow on the roof to help eliminate shingle damage.
- Removing snow from at least the bottom 4’ of the slope and around valleys will help eliminate ice back up.
- Stay hydrated and know your limits to prevent back injuries.

Awards in 2015

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