

Spring 2016

SMART THINKING

AVOIDING DEER AND MOOSE COLLISIONS

As Spring approaches, please remember that deer and moose will be drawn to roadways. The following tips will help you and your passengers stay safe.



- Dusk and dawn are when the danger is greatest.
- Generally these animals are found in rural wooded areas but can be anywhere. Slow down if you see a roadside warning.
- Watch for reflective eyes of the deer and the dark silhouettes of the moose.
- Stay alert and be ready to act.
- If an impact is unavoidable steer straight and brake. Release the brake just before impact so the front of your vehicle rises.

CHECK YOUR SMOKE DETECTOR, SAVE YOUR LIFE

The National Fire Protection Association NFPA estimates that 93% of US homes have smoke detectors installed. Nearly 30% of these are not working due to excessive age or lack of a working battery.

The NFPA states that a smoke alarm is a key part of a fire escape plan. Here are some safety tips:

- Install smoke alarms on each floor of your home or business, and one inside and outside of every bedroom or sleeping area.
- Interconnected smoke alarms are the best type as they will all sound at the same time.
- Smoke alarms should be placed high on ceilings and walls.
- Test smoke alarms monthly by pushing the test button.
- Replace batteries at least once a year, if alarm chirps, warning the battery is low, replace the battery right away.
- Smoke alarms should be replaced 10 years from date of manufacture.

Remember to plan your escape. Your ability to get out of your home during a fire depends on early warnings from smoke alarms and advanced planning.

Reproduced from NFPA's Fire Prevention Week website, © NFPA 2016

SPRING BOATING PREPARATIONS

Before heading out to your favorite water destination this spring, thoroughly inspect all watercraft and equipment.

- Inspect your hull, inside and out, for leaks or damage that may occur in storage or over time.
- Service the motor.
- Check the lights on your boat and trailer to be certain they work.
- Make sure your watercraft has all required safety equipment on board and in good working order.
- Before launching, make sure all drain plugs are securely in place.

Be Safe... Drive safely knowing that hypothermia sets in within minutes if your boat capsizes during spring temperatures. Wear life jackets and remember, it's illegal to operate a boat under the influence of alcohol or drugs.




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WATER BACKUP AND SUMP OVERFLOW

WHAT YOU NEED TO KNOW

Each year, sewer and drain backups cause millions of dollars in damages. Wastewater normally backs up through bathrooms, kitchens & laundry rooms, floor drains, and sump pump holes. Clean-up can be costly and must be done carefully because of potential harmful contaminants. Making sure your drainage system is working properly can save thousands of dollars in clean-up and construction repairs.

Here are a few tips that can save you from the headache of water backup:

- Seal all foundation cracks to prevent surface water from entering the basement.
- Gutters and downspouts should extend at least 10' from the foundation.
- Lawns and driveways should slope away from the home.
- Backflow inhibitors installed on drain lines can stop the backflow of sewage and waste water.
- Sump pumps should not be connected to the homes sewage or drain lines.
- Use a sump pump that can also be operated by battery backup or a generator.

If a backup occurs, use the proper precautions

- Put on gloves, eye protection, and face masks to protect against pathogens.
- Disinfect all surfaces, washing your hands frequently.
- Properly ventilate and dry the exposed areas by using floor fans, air scrubbers, and dehumidifiers.

If the loss is extensive or beyond your control, water clean-up experts are trained to deal with this type of loss. See a complete list of Preferred Vendors at mmgins.com under the Claims tab.

PREVENT DRIVER DISTRACTION

Did you know that driver distraction is the #1 cause of accidents? There are so many things that can distract you while driving and it only takes a second for a disaster to happen. Here are some of the most common distractions:

- Cell phones and other mobile devices
- Radios & stereos
- Children or animals in the vehicle
- Eating, drinking or smoking while driving
- Talking to passengers
- Looking at your surroundings rather than the road
- Thinking about something other than your driving

Many states are adopting Distracted Driving laws as opposed to specific laws against the use of cell phones, for instance. Please pay specific attention to your driving. It could save you or a loved one from an unnecessary tragedy.

SPECIAL TRADE CONTRACTOR PROGRAM

Do you own a contracting business? Our Special Trade Contractor Program offers quality coverage at very competitive rates. Let us help protect your property, autos, and customers.

Our Special Trade Contractors policy can include:

- Business Property
- General Liability
- Contractor's E&O*
*not available for carpentry

Other coverages available include:

- Business Auto
- Commercial Umbrella

CONTACT YOUR INDEPENDENT AGENT TO SEE IF YOU QUALIFY!



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