

Summer 2016

# SMART THINKING

## HIT THE ROAD SAFELY THIS SUMMER!

Summer is a great time for road trips and weekend drives. Be sure to follow these common sense practices to keep your family and others safe:

- Be aware of motorcycles and bicycles around you, always check behind you before turning to make sure a bike is not passing on your right.
- Watch for children playing near roads or on bikes.
- Give the road your full attention! Don't text, talk on the phone, apply makeup, or perform tasks that will distract you while driving.
- NEVER drive while under the influence of alcohol or drugs.
- The National Highway Traffic Safety Administration (NHTSA) estimates that driver fatigue causes over 56,000 crashes in the US each year. If you start to feel tired, pull over and rest!
- Slow down in construction zones—not only for the safety of road repair crews, but to avoid hefty speeding fines and an increase in the cost of your insurance.
- Check your tire pressure, oil and fluid levels, and have an emergency kit on hand before heading out on a long drive.
- Watch out for wildlife in or near roadways, especially at dusk and dawn.
- Slow down during heavy rainstorms to avoid hydroplaning, and turn on your headlights for safety when it's raining (in many states, such as Maine, it's the law).



## TREE MAINTENANCE AROUND YOUR HOME

- Removing trees and limbs around your home and other structures will help eliminate future claims and prolong the life span of roofing materials, exterior siding and deck materials. Leaves and branches can clog gutters and increase the chance of ice dams and water damage.
- Never trim or remove trees near power lines. Call a licensed arborist for assistance.
- If you do not have experience with trimming or removing trees, call a licensed and insured tree removal service for assistance.
- If you are trimming trees, research the type of tree and the best time of year to perform this task to maintain a healthy tree.
- Remove dead or decaying trees near your structures to prevent damage during a storm event.
- Never plant trees near sewer and water lines as the roots can eventually cause damage to these lines.
- Examine large trees near the perimeter of your home as a heavy storm can uproot these trees and cause damage to the foundation.
- Please remember to be cautious with power tools and ladders when trimming and cutting trees.

  
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## POWER SURGES AND LIGHTNING CAN BE COSTLY

A power surge can enter your home through the main electrical line, phone line and TV/satellite cables, or through a lightning strike.

### Ways to Protect Against Surges:

Service entrance surge protectors can be installed at the electrical box. Point-of-use surge protection devices are the plug-in type power strips used to protect valuable electronics. Keep in mind that the higher the joules and service amp rating the better.

### What about Lightning?

Lightning can produce a spectacular surge destroying everything in its path when devices are not protected. There is no surge protection device that can protect against all surges, but using both a service entrance protector and point-of-use protectors offer the best protection for your property.

### Tips:

- When a storm is imminent for your area, unplug your electronic items until the storm passes.
- Remember that surges can enter not only through the electrical line, but through the phone line and TV/satellite cables too.
- Contact a qualified electrician to assist you with surge protection recommendations.



## BOATING SAFETY

Whether you're headed to the lake or the ocean, boating is a great way to enjoy summer—just be sure you're doing it safely!

### Stay Afloat

Make sure everyone is wearing a PFD (personal flotation device) that is appropriate for their size/weight, and ensure that your boat has all the necessary safety equipment and fuel on board before you head out.

### Stay Alert

Never operate a boat under the influence of alcohol or drugs. When waterskiing or tubing, make sure you have two people in the boat at all times. Pay attention to other watercraft, including jet skis, kayaks and canoes.

## TRIED & TRUE

"The knowledge and professionalism extended by our MMG adjuster was calming at a very troubling time. He explained the policy and procedure in a manner which was easily understood. Thank you and your company for supporting my family! We are proud to have you represent us and look forward to a lasting relationship."

— Sandalynn C.  
Valued Policyholder

"Everyone we spoke to and worked with at MMG was helpful, courteous, and understood the stressful nature of the damage to our home. We have been covered by MMG for many years and have always been very happy with their service!"

— Mary Jo M.  
Valued Policyholder

"I was pleasantly surprised at how quick and easy it was to process my claim!"

— Lori W.  
Valued Policyholder



## SAVE A TREE — GO PAPER-FREE!

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