

SMART THINKING

Spring 2014



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

Distracted Driving – Using Technology to Stay Safe

Forty percent of all American teens say they have been in a car when the driver used a cell phone in a way that put people in danger.

— Pew Survey/Federal Communications Commission

From the first time you carefully buckle your child into their car seat or strap on their bike helmet, you're constantly trying to keep them safe. It's no different when they slide behind the wheel of the car. Unfortunately, teenage drivers are statistically among the most commonly distracted drivers due to cell phone use. But, as much as technology can be to blame in this situation, it can also be used to prevent distracted driving.

Various programs are now available to control and disable cell phone usage while driving a vehicle, which can be especially helpful with young drivers. In many of these systems, a trigger device is installed in the vehicle, which is then activated when the vehicle is in motion. Additionally, a Bluetooth signal can be programmed to disable texting, email, apps and internet access.

Please research which programs are compatible with your cell phone and vehicle. For more information on distracted driving, log on to www.distraction.gov



Tried & True

"I am new to the MMG family and was extremely hesitant to jump ship from my long-standing insurance company. I changed due to prices and took a chance with MMG. When misfortune happened it was a true test to see how the 'new' insurance company would handle it. I am extremely pleased to say from my first phone call, to the MMG preferred contractor, to the processing of my claim, and receiving funds, everything was handled in a professional, timely manner! Thank you for making this otherwise crazy mess manageable and not so bad! I'm glad I took the leap!"

— Cynthia S., Valued MMG Policyholder

MMG has been named among the Top 3 Property & Casualty Carriers in the Nation for Ease of Doing Business — *Deep Customer Connections Top P/C Performers Survey*

Ladder Safety

Many people are injured every year falling from ladders while at work or while helping a friend, or neighbor. Many of these accidents cause serious injury and even death. Here are some important things to keep in mind should you, a friend or fellow worker need to use a ladder.

- Always make sure the ladder is in a safe operating condition and can support the weight that will be on it.
- Choose the correct ladder for the job at hand.
- Make sure the ladder is on flat level ground and standing at about a 75 degree angle.
- Check to make sure the feet of the ladder are secure and that the rubber grippers are in good condition. Test the ladder before climbing.
- Make sure the ladder extension locks are securely in place and locked.
- Extend the ladder about 3 feet above the roof line and make sure it can't slide. Tie off the ladder or buy ladder supports that distribute the weight out wider for better stabilization.
- Never use a metal ladder near electrical devices or lines.
- Always have someone hold the bottom of the ladder if possible.
- Don't place ladder near a door where someone can open it and hit the ladder.
- Do not lean while on the ladder and don't step on the top 3 rungs or any rungs that may extend above the roof line.
- When the work is complete, store the ladder in a safe place to prevent children or others from playing on it.



Red Sox Nation Alert!

MMG recently hosted the 2013 World Series Trophy at our Home Office in Presque Isle. Lots of photos, a few Yankee jokes and one fun day!



Contact your Independent Insurance Agent to learn more about how MMG can protect your piece of the world.


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Stay Safe! Tips for merging on the highway:



- **Always remember that if you are entering a highway you have the duty to yield the right of way to all traffic already on the highway.** Too many times vehicles will get up to speed going 55-65 MPH and have no lane to merge into. Do not assume people will move over to make room for you. They may not be able to if they are boxed in by other traffic. Remember it's your duty to stop, if necessary, until the lane is clear.
- **If you see there is traffic about to merge, check for traffic around you.** Although you may have the right of way, always be prepared in the event the other driver doesn't yield the right of way to you.
- **If you are already on the highway and are changing lanes to allow someone to merge, make sure the other lane is clear and there is no one in your blind spot.** Just checking your mirrors is not enough. You should check in your blind spot to make sure there is no one beside and/or just behind you before changing lanes.
- **Change only one lane at a time. Do not change multiple lanes in one move.** Once you have moved into a lane, check again for traffic in the next lane you intend on merging into.

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

Did You Know? Top 10 Most Common Homeowner Losses

1. Electrical

- Old wiring and fuse boxes
- Improper use of extension cords

2. Heating

- Wood stove installation and ash disposal
- Space Heaters

3. Fires from Cigarettes & Candles

- Smoking in bed
- Lack of care with ashes
- Children playing with matches and lighters
- Candles left unattended

4. Clothes Dryer Fires

- Combustion of lint

5. Cooking Fires

- Overheated grease
- Unattended pans

6. Stored Materials Fires

- Gas cans in the garage
- Paint and supplies

7. Water Damage

- Frozen pipes
- Leaking hot water heater
- Washing machine overflow

8. Snow & Ice Roof Damage

- Ice dams and leaks
- Collapse from heavy loads

9. Dog Bites

- Unleashed and unfenced dogs

10. Slip and Falls on Ice

- Snow and ice left on drives and walkways
- Lack of sanding/salting

MMG's Preferred Contractor Program

Whether it's your house, your car or your business, in the aftermath of a loss, we know you want the best service possible, and that's why we're proud to offer the MMG Preferred Contractor Program. It's designed to help you remediate losses quickly and return them to their pre-loss condition, without the stress of having to research qualified vendors in your area.

Visit www.mmgins.com to view or download a list of the Preferred Contractors in your state. If a business is listed on our website, you can rest assured they're an expert in their field, covering everything from fire and water to mold, clothing restoration and construction services. Each contractor has undergone a lengthy review process to earn our stamp of approval.

If you have any questions about this program, please contact MMG's Preferred Contractor Coordinator at 1-877-224-0751 or by email at mark.giberson@mmgins.com



For more photos, tips and information, check out **MMG Insurance on Facebook** at facebook.com/mmginsurance



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