

# SMART THINKING

Summer 2013



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

## Fireworks Safety

With warm weather and family events, the Fourth of July can be a fun time to celebrate and make great memories. Before using fireworks, make sure everyone knows about fireworks safety. Become familiar with local ordinances to make sure fireworks are legal in your town or city.

- Know your fireworks. Read warning labels and performance descriptions before igniting.
- Never attempt to alter consumer fireworks and use them only in the manner in which they were intended.
- Always use fireworks outside and keep a bucket of water or hose close by.
- Wear safety glasses.
- Steer clear of others—fireworks have been known to backfire or shoot off in the wrong direction.
- Point fireworks away from homes and brush, and any flammable substances.
- Never relight a “dud” firework. Wait 20 minutes and then soak in a bucket of water.
- Soak spent fireworks with water before placing them in an outdoor garbage can.
- Alcohol and fireworks do not mix.



## What To Know When Renting A Car



- Some states, by law, dictate whose insurance is going to be primary should you have an accident with the rental vehicle.
- If you have collision coverage on at least one of your personal autos then those coverages will transfer over while you're using the rental vehicle. We do not provide liability coverage for damage to the rental vehicle itself, so it's important that you either have collision coverage under your policy or purchase it through the rental company.
- Typically the CDL waiver on the rental contract will cover you for your deductible. Should you have an accident and didn't purchase the CDL, you will be responsible for your deductible.
- Make sure if you are listed as the only operator on the rental contract that you are the only one to operate

that vehicle. Should others operate that vehicle it could create gaps in your coverage and could void any insurance you have with the rental company.

- Always look over your rental vehicle carefully before leaving the rental lot so you can document any prior damage with the rental company.
- Your policy will only cover up to \$20 a day, up to a maximum of \$600, for loss of use of the rental vehicle while it is out of service due to an accident. It will not cover diminished value to the rental vehicle. You may be responsible for those charges.
- If you have any questions if something is covered or not, err on the side of caution and purchase the additional coverage if available.

## 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 have no experience with trimming or removing trees, call a licensed and insured tree removal service for assistance and pricing.
- 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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## Keeping Jewelry Safe

- **Inventory your jewelry.** Keep a detailed list of all jewelry, along with receipts or appraisals when available. Taking a photograph of your items would be helpful.
- **Get an appraisal.** This will help to prove the value of the items in the event that there is a loss and an insurance claim is required.
- **Insure jewelry.** Check your homeowners insurance to see what exactly it covers. If your policy does not cover lost valuables, check into adding an endorsement to your policy which will insure these items separately.
- **Purchase a safe.** The surest way to keep jewelry secure is to purchase a fireproof safe and install it in a manner that would prevent it from being removed easily from the home.
- **Keep jewelry in unlikely places.** Jewelry boxes are very nice and convenient but may not be the best place to store your valuable items. Choose a spot in your closet or under the bathroom sink to store an inconspicuous container containing your valuables.
- **Be careful with your jewelry.** Ensure that your jewelry fits correctly and that the clasps are functioning properly. Have a jeweler re-size the item or repair when necessary.
- **While traveling, carry all expensive items with you.** Do not leave any valuables in your checked luggage.



Have questions? Contact us at [Loss.Control@mmgins.com](mailto:Loss.Control@mmgins.com)

## How to Extinguish a Grease Fire

Should you encounter a grease fire in the kitchen, follow these steps to safely and quickly extinguish the fire.

- NEVER USE WATER on a grease fire.
- Place a metal lid over the flames to cut off the oxygen supply. Never use a glass lid as the heat can cause the glass to break.
- Baking soda can also be used to smother the fire, but it does require a liberal amount of product to be effective. Because the flames can spread quickly, a metal lid may be the quickest method.



- Spray the fire with a Class B chemical fire extinguisher if this is your only option, but know that these chemicals will ruin food items and contaminate dishes.
- A Class K fire extinguisher is the best type to use, but typically only found in commercial kitchens.
- Never try to carry a flaming pan outside as the oil can spill and ignite, or the spill can cause serious burns to the individual and there is a possibility of dropping the container causing additional damage.
- Call 911 as soon as possible if unsure of what to do.
- Should clothing ignite, stop, drop, and roll to extinguish the flames.

## Tried and True...

*"My experience with MMG Insurance could not have been better—it was excellent. My adjuster was extremely knowledgeable, responsive, reliable and worked with integrity. I felt as though she was with me from start to finish. I was devastated that my car had been in an accident and the immediate and ongoing response at MMG made this really upsetting experience so much easier."*

— Marion Palermo,  
Valued MMG Policyholder



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