

SMART THINKING

Fall 2018

Fall Clean Up: Quick Tips for Homeowners

As 2018 marches on and football season draws closer, now is the perfect time to focus on your fall clean up. The following tips will not only make your property look nicer, but they can also help reduce potential issues in the upcoming colder winter months as well.

- Properly clean out gutters, removing leaves and other buildup, as this will help prevent potential water loss and/or ice dams in the colder months
- Remove older branches from trees so they do not fall onto your house or property as snow accumulates
- Repair loose or damaged window/door frames to prevent drafts and help reduce heating costs
- Clear out debris around the exterior of your property to keep critters from making your home their home too
- Drain all water from exterior hoses and pipes to prevent rotting and freezing
- Check your chimney for any blockages and make sure your damper is working
- Remove window AC units or if you cannot remove them, properly seal any openings
- Clean out dryer vents to ensure clean airflow, especially in the cooler, dry fall months when static electricity is a bigger threat

Once you've prepped your home for the colder weather, kick back and cross your fingers that your favorite team will take it all the way!

What's Really Covered with a Rental Property?

When it comes to insuring your rental property, there are a number of things you need to be able to tell your Insurance Agent about the property and what type of coverage you need, including:

- Is the property you want to insure a single unit, a multi-unit rental complex or do you own multiple properties at different locations?
- Is your rental property used for residential or commercial purposes?
- Is the property being rented as furnished or unfurnished?
- Are there appliances or other commercial contents owned by you in the rental? If so, do you want them to be insured?
- Are you looking for coverage to continue your rental income in the event of a loss?
- What risks do you wish to insure the property against?
- Do you want to have insurance to protect you in the event of a liability claim?



Your Independent Insurance Agent can help guide you through these questions. You can also take additional steps to help protect your property from loss by ensuring it's continually maintained in good order. Check the property often and make sure there are no obvious hazards, such as overhanging dead tree limbs, worn roofing, loose pavers or missing railings on decks or stairs. Keeping an eye on these items now can save time and stress later.

It's also a good idea to review the lease. Does it require your tenants to carry proper insurance? Are they held responsible for any damages to the property while they're renting it? The lease can also stipulate that the tenant is responsible for maintenance and repairs to certain portions of the property.



"The only way kids are going to get involved in their community is to see somebody else doing it and to be inspired."

– Shawn Lahey

Programmer Analyst II

MMG Insurance Company
Community Volunteer of the Year


MMG
INSURANCE

Winterizing Your Camper

Wondering if your camper is ready to weather the winter? Take this quiz to find out!

1. In the fall, rodents are looking for a cozy spot to call their home during the winter months. All of the following recommendations could prevent them from using your camper **except**:
 - a. Close and secure all windows and compartments
 - b. Remove human/pet food and trash
 - c. Park the camper in a tall grassy area
 - d. Clean and inspect the unit on a regular basis for any signs of rodent debris
2. Improper storage of your camper can result in damage – which might make you one unhappy camper. To avoid that, when preparing to store your camper for an extended period of time, you should do all of the following **except**:
 - a. Use tarps to cover the unit and protect it from the weather
 - b. Drain and winterize the fresh water and waste water systems with approved chemicals and procedures as recommended by the manufacturer
 - c. Ensure any inside storage facility is structurally sound and free of hazards – and take photos of your RV to document the condition prior to storage
 - d. Avoid outside storage hazards such as trees, tall grass, industrial pollution, and known flood areas as these may increase the chance of loss
3. Water damage is a common issue for camper owners. This can lead to rot, mold, and in some cases even a total loss of a camper. All of the following steps can be taken to help avoid a water loss **except**:
 - a. Follow the manufacturer's recommendations for seal and roof membrane maintenance
 - b. Inspect the unit for exterior seal/membrane damage on a regular basis
 - c. Inspect the interior for signs of water damage
 - d. Park or store your unit at the bottom of a hill where spring runoff is known to flow
 - e. Review any damage found with a certified RV repair facility and your insurance provider ASAP

How did you do? Check your answers on the right to see if you and your RV are ready to ride out the cold!

Fire Prevention Week

Look. Listen. Learn. Be aware. Fire can happen anywhere.™

That's the message from the National Fire Protection Association during Fire Prevention Week, October 7 – 13th.

Find out how you can protect your piece of the world by logging on to www.firepreventionweek.org. Access educational material, activities for kids, safety tips and much more.

"Our Claims Representative was amazing and every step of this process was fast, smooth, and positive. I am very happy with the service provided by MMG."

– Natalie D.

MMG Insurance Customer

Snow Plow Season: Is Your Company Prepared?

First, take time to read *all* wording included in any contract and ensure you understand any exposure to you and your company before you sign it. You may want to consider hiring an attorney to draft a contract for you.

If you are a New Hampshire-based company, there is a Salt Certification Program available to you. This certification may protect you from the liability associated with slip and falls on any property you maintain. Log on to our website at www.mmgin.com/nhdes to learn more about how to become a certified salt applicator.

Throughout the winter season, keep records for each location you maintain *without exception*. Maintenance logs should include the date, time, areas treated and what type of treatment was completed.

Finally, when the forecast calls for a storm, check weather reports frequently so you and your crew are ready to go when the storm arrives.

Winterizing Your Camper - Answers

1 c. Do not park your camper in areas that are known for rodent activity, including tall grassy areas.

2 a. Only use manufacturer recommended covers. Tarps are not properly vented and can cause water damage or lead to mold.

3 d. Do not park or store your camper in low lying areas or areas that may be prone to flooding. If you cannot store your unit inside, make sure the area you choose is safe.