

SMART THINKING

Winter 2018

Avoiding Fire Danger: Proper Disposal of Ashes

According to the National Fire Protection Association, every year in the U.S. nearly 10,000 fires are caused due to improper removal and disposal of hot ashes. Hot coals, when hidden in ashes and therefore well insulated, can stay hot for up to four days – and all they need to flare up again is oxygen.

Here are some guidelines for the safe removal of ashes:

- Allow ashes to cool as long as possible before removal.
- Never store ashes in bags, cardboard boxes or plastic containers.
- Place ashes in a fire safe metal container with a tight fitting metal lid.
- Once ashes are transferred they should be dampened with water to eliminate any hot spots.
- Store the metal container outside your home and at least 10 ft from any other structures or combustibles. Consider placing the container on a concrete pad, stone patio, gravel or asphalt. Secure the container and its lid in the event of high winds.
- After ashes have been sitting for at least a week, dispose of them in a safe location. Look for a suitable location free from any additional hazards, such as dry leaves that could catch on fire, and always moisten the area before disposing of the cooled ash.

Winter Driving Woes

Dark evening commutes, changing weather, messy roads, and an increase in impaired drivers. There are plenty of reasons to take it slow and exercise extra caution out on the roads this winter.

Here are a few tips to help keep you safe:

- Reduce your speed and allow for extra time to stop on slick or snow-covered roads.
- Brake gently to avoid skidding.
- Make sure your headlights are on to increase your visibility to other drivers.
- Clear any excess ice and snow from the roof of your vehicle before driving.
- Be careful on bridges and overpasses as they tend to freeze before the rest of the roadway.
- Don't crowd snow plows or follow them too closely as they often make wide turns and frequent stops.
- Do not engage in any activities that can distract you while driving.
- Always wear your seatbelt.





MMG Insurance has been named a 2018 Business Rules Excellence Award Winner by Business Rules Solutions. The award honors the company's innovation, impact, and implementation of work surrounding replacement of core technology systems.

Business Owner Spotlight: Slip and Fall Prevention

Winter weather often means dangerous conditions and an increase in slip and fall accidents due to snow and ice. How do you plan to ensure the safety of your employees and customers?

Visit MMG's Insurance Safe Zone blog at mmgins.com/blog to learn more about avoiding water flow/freeze up on walkways, proper signage, and professional snow removal service tips.

Protect & Detect: Water Flow Alarms

A water flow alarm is designed to alert you when a leak is detected from a water heater, sump pump, washing machine, or any spot in your home that has potential for water damage. From battery operated to smartphone notifications and alerts, find the alarm that meets your needs. Great for seasonal and secondary homes as well!

Ask your Independent Agent today how you can qualify for a credit with MMG when you install a water flow alarm in your home.

Deck the Halls Safely This Season

- **Christmas Trees.** If you own an artificial tree, check the manufacturer's information to confirm it is fire resistant. If you are setting up a live tree, be sure to purchase one that is as fresh as possible. Cut the bottom 2" off of the trunk for maximum water absorption and make sure it's placed a safe distance away from any fire or heat sources.
- **Lights.** Inspect for any worn or frayed wiring, sockets or missing bulbs prior to installation. Make any repairs necessary. Do not leave lights on when you are not home, or overnight. Follow manufacturer instructions when stringing together more than one set of lights and limit the use of extension cords. Plug items into GFI outlets when possible.
- **Candles.** Lit candles should never be placed on or near Christmas trees or evergreens. Keep them away from curtains, table decorations, other flammable items, and out of reach of children and pets.
- **Shopping.** Store any purchases out of sight in the trunk of your car as thefts tend to increase during the holiday season. Be mindful of additional pedestrian traffic and distracted drivers in parking lots and busy traffic areas.
- **Fire Safety.** Have your chimney cleaned prior to use. Review your fire safety plan with your whole family and any guests who may be visiting during the holidays.

"Never having to deal with insurance before, except pay for it, and being in our eighties it was nice to have an adjuster who took the time to explain each phase of the reconstruction and role of the insurance."

– Edward & Doris G.
MMG Insurance Customers

"Without reservation MMG is A+ and what the best of Homeowners Insurance companies should be... in every way a true role model and leader in the field."

– James M.
MMG Insurance Customer

"My claim was handled very well. My neighbor should be calling for a quote!"

– David O.
MMG Insurance Customer



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