

# SMART THINKING

Spring 2019

## Spring Forward with Sump Pump Maintenance

With spring comes warmer temperatures, which can also mean rain, melting snow, and an increased risk of water seeping into your basement. That's why now is a good time for both homeowners and business owners to prevent possible damage by checking sump pumps and performing necessary maintenance.

- Remove items from the floor by placing them in water tight containers up high or on pallets.
- Locate the power supply to the sump pump and confirm it is working. The unit must be plugged into a GFCI outlet.
- Make sure the float on the pump moves freely up and down.
- Check the intake or screen on the pump to make sure it is clear and free of debris.
- Test the sump pump. Fill the sump pit with water to make sure the float rises and the float switch engages with the water level. Once the water level drops, the pump should turn off.
- Make sure the pump is secured in place so that any vibration from use does not cause the pump to overturn or cause the float to become stuck.
- Check to see if the drainage line is clear and water is exiting the line.

You may also want to consider a backup power source for the sump pump such as a deep cycle marine battery in case of a power outage. Remember, sump pumps have a limited life span depending on the quality, so perform maintenance checks annually.

## Renters Insurance

Take a look around your rental (apartment, condo, or single family home) – what if the unexpected happened? Fire. Water damage. Could you replace all of your belongings out of your own pocket? Maybe, but it would be expensive. That's where Renters Insurance comes in.

Renters Insurance protects your things in the event of a loss. It may also help cover:

- The cost of lawsuits.
- Living expenses if you have to move out temporarily.
- Medical bills for a covered loss.

Your landlord may or may not require you to have Renters Insurance, but the bottom line is: if you're interested in protecting your piece of the world and having peace of mind – it's worth the investment!

Check out [www.mmgins.com/renters-insurance](http://www.mmgins.com/renters-insurance) for more information, including details on contents insurance, liability coverage, additional living expense, deductible rates, and whether Renters Insurance might be a smart choice for you.

## Avoiding Animals and Accidents

Deer, moose, and other animals are often drawn to the roadways with the onset of warmer weather. The risk of hitting an animal is greatest at dawn and dusk – which is also when it's hardest to see animals in the road. Keep your headlights on at all times and use your high beams when possible. Be on the lookout for yellow road signs warning of high danger areas and if you see one animal, slow down and assume there are more nearby.



## Stepping up for Safety

Whether you're thinking of tackling a project at home, or you're on a job site, a ladder can be useful and even essential to getting work done. However – before you get started, let's talk about safety.

- Set the ladder up at the correct angle and secure it at the top.
- Ladders should extend a minimum of 36" above the top landing.
- Avoid over-reaching by positioning the ladder close to where you are working.
- Protect the base of the ladder to prevent anything or anyone from bumping into it.
- Never attempt to move a ladder while standing on it.
- Wear shoes with non-slip soles when working on a ladder.
- Face the ladder with your body centered between the rails when climbing up and down.
- Use at least one hand to grasp the ladder when climbing.
- Do not carry heavy or oversized items that could cause you to lose your balance.
- Keep the weather in mind – don't work on a ladder in strong wind or storms.
- Store ladders safely when not in use.



## When Bad Things Happen to Good Companies

Discrimination. Sexual Harassment. Wrongful Discharge. Defamation.

Every year, thousands of employees make claims like these against even the best employers. Even if you think of your company as family, or you just have one employee, it can happen to you. Employers of all types and sizes are sued by employees. When that happens, jury awards and out-of-court settlements can run into significant amounts. Add in legal fees and management attention and the total cost can be staggering. If you only have the standard Business Owner Policy, you could be bearing that cost alone.

Adding an **Employment Practices Liability Insurance (EPLI)** endorsement to your policy can help protect you from the financial consequences of a lawsuit. The cost of EPLI coverage depends on your type of business, the number of employees you have and other risk factors such as company history.

Once you have EPLI in place, should your company be sued, you could be reimbursed against the costs of defending a lawsuit in court and for judgements and settlements. Policies typically do not pay for punitive damages or civil or criminal fines. Also, liabilities covered by other insurance policies such as workers compensation or general liability typically exclude any EPLI exposures.

To help prevent employee lawsuits, conduct thorough hiring and screening processes; offer regular training and education to all employees; post company policies in visible places to promote awareness; and practice routine and thorough documentation.

With prevention practices in place and the peace of mind that protection brings, you can focus on the success of your business. So don't wait, talk to your Independent Insurance Agent today about Employment Practices Liability Insurance.