

# SMART THINKING

Summer 2019

## Outdoor Fire Pit Precautions

- Locate outdoor fire pits away from buildings, trees, or other flammable materials.
- Do not put a fire pit on a wooden deck or directly on grass.
- Check the requirements within your city or town as codes and laws regarding the use of fire pits can differ. Some communities do not allow open fires or require a burn permit to be purchased.
- Use only recommended fire starters. Never use gasoline to start a fire.
- Start the fire small and add to it as necessary/desired.
- To prevent sparks and debris from flying out of the pit, place a fire safe screen over it.
- Soft woods such as cedar and pine tend to throw sparks and pop. Avoid those types of wood to help minimize the risk of injury and the spread of fire.
- Make sure to have a water source available to extinguish accidental fires quickly.
- Check the forecast, fire danger levels and wind conditions before deciding to have a fire. When dangerous conditions are present, such as high winds, do not have a fire.
- Never leave a fire pit unattended.
- Extinguish the fire properly. Douse embers with water until they are no longer producing any steam.

## Business Owner Spotlight: Seasonal Outdoor Seating

Outdoor seating – it says summer as much as barbecues and boating and can even boost sales. However, if your restaurant offers seasonal outdoor seating during the warmer months there are some safety measures to keep in mind to make sure it's a comfortable, secure, and safe experience for everyone.

**Evaluate the Layout:** Any outdoor seating areas should be easy to move around and trip/fall hazards should be removed. Make sure steps are marked, handrails are installed where necessary and fences or guardrails are secure and up to code. Check for proper lighting and make sure outdoor furniture is in excellent condition.

**Security.** If the space is enclosed, consider installing smart locks to restrict after hours access. Video surveillance cameras can provide security and help deter intruders, especially when combined with the use of motion-sensitive lights. Post clearly visible warning signs if outdoor seating is located near a road, parking lot, or water.

**Peace of Mind:** At the end of the day, store movable items such as trash cans, table décor, chairs, etc. to prevent damage from theft or inclement weather. Consider using non-glass tableware to lower replacement costs and avoid potential injury. Keep an eye on the forecast and be prepared to close outdoor seating if unsafe temperatures or conditions prevail. Make sure portable heaters are located in a safe place and staff are trained on proper use and safety. Employees should also be trained on pet policies, especially if it differs for outdoor seating.

If you have questions about outdoor seating areas and your insurance policy, contact your Independent Insurance Agent!



## Summer Boating Basics

It's hard to beat a beautiful summer day spent out on a boat, but before you go – it's a good idea to review the basics of boating safety.

Make sure the following items are on board:

- Coast Guard approved, properly fitting life jacket for each passenger
- Horn/whistle, flare, or other emergency signal device
- Fire extinguisher
- First Aid kit
- Marine radio
- Boat registration
- Driver's license

Always check the forecast before you depart and tell someone where you're going – commonly referred to as a "float plan" this should include the make and model of the boat, the number of people on board and trip plans.

Exercise extra caution when towing a water skier, tube, etc. and always have a dedicated spotter on board. When boating near others who are engaged in these water activities allow for plenty of space.

Remember – never operate a boat under the influence of alcohol or drugs and encourage anyone who plans to take a turn in the captain's seat to complete a boating safety course.

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## Preventing Dog Bites

Owning a dog comes with a lot of responsibility, including taking the proper precautions when it comes to your furry friend's behavior. Some breeds of dogs are more prone to aggressive behavior, however, any dog, large or small, has the potential to be triggered by certain circumstances and cause serious injury.

Here are some tips to help you ensure your canine is on their best behavior:

- Enroll your dog in obedience training classes at a young age.
- Always use a leash when walking your dog in public and use proper containment, such as fencing, when your dog is outside.
- Learn what causes your dog stress and try to avoid those situations.
- If your dog shows signs of aggression, place him/her in a secure area away from others immediately.
- Never leave small children unattended with your dog. When possible, teach children they should not approach a dog when it is sleeping, eating, or has a toy or bone.
- If a stranger approaches your dog, caution them to give your dog time to get used to them before attempting to pet them. Some dogs may not want to be pet at all by unfamiliar people.
- Consider spaying or neutering your dog as it can help lessen aggressive behavior or tendencies.

If you have a dog, be sure to tell your insurance company what breed the dog is. Failing to do so can jeopardize liability coverage should the animal injure someone. And remember, proper precautions and training are key in protecting those around you while giving you and your pawed pal peace of mind.

"They responded to me so fast I could not believe it. All communications after this were fast, professional, and easy to understand. I wish all companies acted in such a manner."

– Steven H.



Protecting your piece of the world

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