

SMART THINKING

Fall 2019

October is Fire Prevention Month

In honor of National Fire Safety Month, Adam Rider, Presque Isle, Maine's Deputy Fire Chief shares some helpful fire safety tips.

In the United States, a fire department responds to a home fire every 81 seconds, with cooking continuing to be the leading cause of home fires and home fire injuries. This year's theme for Fire Prevention Week is *Not Every Hero Wears a Cape - Plan and Practice Your Escape!* It focuses on planning escape routes out of homes, and public places.

HERE ARE A FEW THINGS TO INCLUDE WHEN CREATING A FIRE ESCAPE PLAN:

- Place smoke alarms on every level of your home, making sure to include one within and outside of every sleeping area.
- Draw a floor plan or a map of your home, showing all the doors and windows.
- Mark two ways out of each room and smoke alarms on your plan.

Most fires are preventable. If every family takes this month to plan and practice fire escape plans, ensure each household has working smoke detectors, and continue to test smoke detectors once a month, then together we can help reduce home fires and fire deaths.

HOME HEATING SAFETY

If you burn wood, make sure to have your chimney inspected by a company with a camera to check the chimney liner. Also, you should have your stove installation inspected for the first time before burning wood. Most fire departments will inspect stove installations upon request.

SUPPLEMENTING HEAT WITH A SPACE HEATER

Follow these safety tips for using a space heater:

- Maintain 3 feet of space around the heater.
- Ensure space heater is Underwriting Laboratories (UL) rated and has a tip-over safety shut off switch built-in.
- Do not use extension cords with an electric heater and never run electric cords under rugs.
- Keep the heater on the floor and out of high traffic areas as to not create tripping hazards.
- Do not leave the heater unattended.
- Heaters should always have adult supervision when small children are present.



MMG's Preferred Vendor Program: Helping You Put the Pieces Back Together

When you need an expert to help put the pieces of your world back together after a loss, we're here to help.

MMG has vetted a multitude of contractors and mitigation service professionals who can be there to help you when a situation may arise. Each contractor has undergone a lengthy review process and is closely monitored to ensure a high standard of quality is maintained.

Contractors in the program provide service in Maine, New Hampshire, Pennsylvania, Vermont, and Virginia. They are able to provide services in areas of:

- Fire Damage
- Smoke Damage
- Water & Mold Remediation
- Cleaning
- Clothing Restoration
- Construction Services

You can easily locate the closest professional in your area by visiting mmgins.com, clicking on the *Claims* tab, and then scrolling down to *Preferred Contractor Program*. Simply put in your zip code and you will be given the list of MMG's preferred contractors in your area.

There is no obligation to use a contractor from the Preferred Vendor Program. The program is just another way MMG is helping to protect your world. Visit our website for full program details.

**Change your clock,
Change your batteries!**

**Daylight Savings Time ends
Sunday, November 3rd.**

Remember to change your smoke
and carbon monoxide detector
batteries the same day!



Slip Sliding Away

As temperatures begin to fall and winter weather approaches, it is important to develop a plan for snow and ice removal on your property to prevent slip and fall accidents. Whether you're dashing into the store to quickly grab some milk or leaving work to get a quick bite for lunch, stumbling upon untreated areas can be treacherous and lead to serious injuries.

Prior to the onset of winter weather, here are a few ideas to help develop a Winter Safety Checklist:

- Take care of any trip hazards in parking lots and walkways such as potholes, cracks or uneven surfaces.
- Inspect rain gutters and downspouts and repair any damage. Avoiding water flow from these onto walkways prevents slippery conditions.
- Hire a qualified contractor for snow removal and have a signed contract listing work responsibilities, salt and surface treatment, and proof of insurance.
- Develop a plan for your business for snow removal and clearing walkways including who is responsible and when with documentation of each time areas are addressed.
- Post signs warning of falling snow and ice when applicable. Signage should also be posted identifying wet floors in high traffic areas during winter months.
- Install and secure proper rugs or floor mats in entryways to prevent slipping and to help absorb water.
- Have an Incident Report easily accessible as one should be completed immediately following any slip or fall on the premises.

By following these precautions you can help keep visitors to your property safe and save the slipping and sliding for the ski slopes and skating rinks.

MMG Insurance Receives National Innovation Award

At their annual conference in June, the National Association of Mutual Insurance Companies (NAMIC) presented MMG the 2019 Award in Innovation. MMG received the overall award for the company's innovative approach in attracting millennials to its employee base and developing leadership skills within currently employed young professionals.

In presenting the award to MMG President and CEO Larry Shaw, NAMIC President and CEO Chuck Chamness remarked, "Throughout the United States, businesses are scrambling to fill jobs left behind by retiring baby boomers. This talent shortage has moved the property and casualty insurance industry to the forefront of creating new and innovative ways to attract young people to the industry, all the while developing leadership skills within current employees to prepare them for the future. The creative and effective strategy employed by MMG to build its employee and leadership base is a great example for the insurance industry and the business sector as a whole."

MMG Honors Personal Lines Underwriter Kim Guerrette Michaud as Volunteer of the Year

"Growing up, they instilled in me that community is everything. In small communities you have to support each other to move everybody forward."

– Kim Guerrette Michaud

