

SMART THINKING

Winter 2019

Safely Navigating Winter Roads: The Importance of Snow Tires

By Benjamin Rosser, Inside Adjuster–Casualty Claims, MMG Insurance

Winter. It often brings to mind mountains of gleaming white snow, children playfully building snowmen and sledding down neatly groomed hills. However, anyone who lives in a winter wonderland knows the true illustration regularly includes a pitch-black commute home from work at five o'clock, stuck in a line of vehicles all braving the same frozen and slush-covered roads. It's not as pretty as the first picture – but it's the reality many of us need to be prepared for during the winter months.

One of the best ways to ensure safe travel during those treacherous winter months is to properly fit your vehicle with a set of reliable snow tires. Snow tires are distinguished by their more aggressive treads and deeper grooves to channel snow and keep more of the tire in contact with the road in bad weather. They often have metal studs to enhance the grip of the tire to the road – what we commonly call “studded snow tires.”

A recent study by Consumer Reports shows most winter/snow tires have better snow traction than the average all-season tires. Snow tires are specially made to handle the cold, slippery challenges that winter can bring. Similarly, a study by Michelin found that three out of four drivers are nervous about driving in the snow, but most drivers using winter/snow tires are more confident driving in snow and less concerned about other drivers and loss of traction. Added tread and studs allow drivers to maneuver vehicles more easily and stop more quickly if needed.

Although there is an initial cost to outfitting your vehicle with snow tires, you can usually get two to three seasons out of the tires and it's less expensive and stressful than repairing or replacing your vehicle because of an accident.

A FEW MORE TIPS ABOUT WINTER/SNOW TIRES:

- Purchase/replace all four snow tires at the same time to ensure even wear and maximum safety benefits.
- Properly inflate tires to the manufacturer's recommended PSI and monitor the tire pressure throughout the season.
- Drive defensively. Snow tires help significantly in maintaining control of your vehicle, but the control is not the same as driving on clear, dry roads. Leave extra space between you and the vehicle in front of you to allow for plenty of breaking time.
- When you switch back your regular tires after winter, make sure to store your snow tires inside and out of direct sunlight to maintain their longevity.

So, when the cold reality of winter hits and you're gripping the wheel and squinting to see through the snow, make sure you have the best protection possible with a set of snow tires on your vehicle.



Save a Tree. Go Paper-Free!

Did you know you can receive your MMG statements and policy documents electronically? Visit mmgins.com and go to Manage My Account to sign up!


MMG
INSURANCE

Protecting your piece of the world®

Prevent Ice Buildup and Collapse

With the winter months upon us, removing snow from our roofs can help eliminate ice buildup losses and collapse issues. Here are a few tips when removing snow from a roof:

If the structure is showing signs of damage due to snow buildup, call a qualified contractor to help remove the snow and stabilize the structure. Watch for signs of cracked ceilings, broken rafters, stressed or cracked windows and doors. Your local code enforcement officer can also assist to determine if the structure is fatigued from snow load and what precautions are recommended. Pay close attention to the snow levels on a flat roof, as the depth can be deceiving from the ground view.

Wind swept snow can overload sections of the roof system resulting in an uneven snow load and possible roof problems.

When assistance is needed to remove snow from a roof, local professional roofing contractors often offer snow removal services for a fee. Remember, the best alternative to prevent ice backup and snow load issues is to shovel your roof consistently throughout the winter months.



- Use a snow rake to clear your roof when possible.
- Know where the electrical lines are and stay clear of them with the rake. Also know the location of skylights and roof vents before removing the snow.
- If you must get on the roof, move cautiously with the use of a safety harness on steeper slopes to prevent falls.
- Place ladders on a secure footing.
- Consider working with a partner who remains on the ground when removing snow from a pitched roof.
- Always shovel down the roof. Shoveling upward can cause shingle damage.
- Leave 2" to 3" of snow on the roof to help eliminate shingle damage.
- Removing snow from at least the bottom 4' of the slope and around valleys will help eliminate ice back up.
- Stay hydrated and know your limits to prevent back injuries.

Freeze Alarms – Protect Your Property From Afar

Imagine having peace of mind about your property—wherever you are. Freeze alarms are an easy and inexpensive way to protect your home, business, or cottage from frozen pipes and water damage, even when you're not there. They simply connect to an electrical outlet and phone jack (a cell phone can also be used). Today's freeze alarms also come with a battery back up to alert you of a power failure or if the temperature drops below a pre-set level. These devices are a cost effective way to protect your property from damage and save you from stress and a mess.

Best Places to Work in Maine

In October, MMG Insurance was honored to be named one of the Best Places to Work in Maine for an eighth time!



Tried & True

"I've been with MMG for way more years than I have owned my home, maybe 25 years or more and would not change you guys for the world. Affordable and the greatest customer service I've ever had."

– Joanne R.

"Fantastic service, from start to finish!"

– Todd K.