

SMART THINKING

Spring 2020

During this time of unprecedented change, we, like you, look forward to all that warmer weather and the summer season brings. We take our role of helping you protect your piece of the world seriously. We hope that the information in this issue of Smart Thinking increases your business's efficiency and safety—and protects your home and loved ones.

Pool Safety Tips

Whether your pool is still covered in snow or you're already filling it for the warm summer days ahead, prepping for pool safety now will ensure a season of fun in the sun!

Help your family and friends stay safe this summer by keeping these pool safety tips in mind.

- Ensure your pool is fully enclosed by a fence with a self-latching gate.
- Install an anti-entrapment cover on your pool drain.
- Never leave children unattended in or near your pool.
- Always have an adult supervising swimmers.
- Teach your children to swim and confirm guests can swim prior to jumping in as well.
- Do not enter a pool head first unless it has a designated diving area.
- Remove ladders from above ground pools when not in use.
- Fully dry off before entering the house to avoid slip and fall injuries.

BONUS TIP! Many local community recreation centers offer CPR and First Aid courses. Consider becoming certified to best prepare for a fun and safe summer for all!

Water Backup and Sump Pump Overflow

For many in New England, spring first brings snow melt and water runoff. Excessive water runoff can lead to water backup in your home and the potential for sump pumps to overflow. Following these preventative steps will help you avoid a costly clean-up, and allow you to enjoy the spring season!

- Locate the power supply to your pump and confirm it is working. The unit must be plugged into a GFCI outlet to function.
- Check the intake screen on the pump to make sure it is clear and free of debris.
- Test your sump pump. Fill the sump pit with water to make sure the float rises and the device engages with the water level. Once the water level drops, the pump should turn off.
- Confirm the pump is secured in place so that any vibration from use does not cause the pump to overturn.
- Check to see if the drainage line is clear and water is exiting the line.

Did you know? MMG Insurance offers low-cost water backup and sump discharge or overflow limits up to \$50,000. Contact your local Independent Insurance Agent today to purchase the appropriate coverage to protect your home and personal belongings.




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INSURANCE

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Choosing the Best Qualified Contractor for the Job

With the arrival of warmer temperatures, spring is often the time when homeowners and business owners are considering a remodel, renovation, addition, or equipment upgrades to their buildings. Choosing a qualified contractor for your specific project will help control costs, mitigate risk, and avoid future complications. Here are a few tips for choosing the best qualified contractor for your project.

- Use local contractors if possible and ask your local sales vendors if they'd refer the contractor you are considering.
- Seek more than one estimate for large projects.
- Ask for a written certificate of insurance from the contractor.
- Identify if there have been any liability claims or mechanic liens filed against the vendor for work product, injuries, or past bills that have gone unpaid.
- Ask for references you can contact directly and seek out photos of previously completed projects. You can also research vendors through the Better Business Bureau and the National Home Building Association.
- Choose a contractor that specializes in the type of project you need completed.
- Do your homework and thoroughly explain with pictures and a clear explanation of what you expect upon project completion.

- Ask if the contractor uses sub-contractors, and if so, identify who they use and request certificates of insurance from each sub-contractor.
- Provide guidelines to the contractor while working in or around your home such as project start date, daily work hours, use of your facilities, and a date of completion.
- Confirm the contract is detailed and explains the full scope of work to be performed, materials needed, and be sure it outlines an agreed upon payment schedule.
- Never pay the contractor in full until the work is completed and approved.
- Any changes in the work product should be documented in a written change order including any increased costs. The change order should be signed by both parties.
- Remember, the least expensive contractor is not always the best.



Spring Quiz

1. Which of the following property maintenance items should you complete this spring?
 - a. Winterize your camper
 - b. Check your deck for loose boards & handrails
 - c. Both B & D
 - d. Clean lint from your dryer hose & exterior vent
2. In order for your sump pump to work properly this spring, which of the following must be true?
 - a. You must unplug your sump pump
 - b. Pump should drain all water into your sewage lines
 - c. Sump pump must be plugged into a GFCI outlet
 - d. You should store the sump pump high & dry away from the sump hole year round
3. How can you prevent spring maintenance ladder injuries?
 - a. Use the correct size ladder for the job
 - b. Visually assess the ground for ice and uneven terrain prior to erecting ladder
 - c. Avoid over-reaching by positioning the ladder close to your work
 - d. All of the above
4. Which tips can help you avoid animal collisions?
 - a. All of the below are great tips
 - b. Watch for the reflective eyes of deer and moose
 - c. Slow down in observation of animal caution road signs
 - d. Stay alert during dusk and dawn as these are high risk times

ANSWER KEY: 1.c; 2.c; 3.d; 4.a