

# SMART THINKING

Winter 2021

## Snowmobile Safety

Snowmobiling is a fun and exciting way to enjoy the outdoors in the wintertime; but like any other outdoor activity, it is important to keep safety in mind. Follow these snowmobiling safety tips to help make the experience and memories truly enjoyable.

- **Dress for the Weather & Wear a Helmet.** Wear appropriate winter outerwear and dress in layers underneath to stay warm. For your safety, wear a DOT approved snowmobile helmet, preferably with a full-face shield.
- **Plan Ahead and Know the Trails.** Check the weather before you head out and research the trail conditions. It is always best to ride with a companion and tell someone your travel plans.
- **Know and Follow the Laws.** Be aware of and follow state and local snowmobiling laws and regulations. Never consume alcohol and operate a snowmobile. Respect trail groomers and only pass with extreme care. Many states offer a snowmobile safety course, this is a great way to learn best practices.
- **Do Not Speed.** Follow trail speed limits and decrease speed in inclement conditions or when approaching other rides. If there is no posted speed limit, keep your speed reasonable for the trail type and conditions.
- **Stay on Marked Trails.** Stay on marked and groomed trails to help prevent getting lost, stuck, or possibly injured by traveling on unsafe terrain.
- **Avoid Water Hazards and Thin Ice.** Know the ice conditions of lakes and ponds before riding on them. The ice should be at least 6 inches thick before attempting to ride on. Avoid riding on bodies of moving water such as rivers, as they can freeze and thaw more unpredictably than ponds and lakes.
- **Prepare for Emergencies.** Always keep a first aid kit and emergency items with you such as a flashlight, map, food, water, blankets, knife, fire starting device, basic tools, tow rope, etc.
- **Stay Alert.** Watch for obstacles in the trails such as downed trees, animals, or others enjoying the outdoors on the snowmobile trails. Maintaining a moderate speed will help give you time to react to any unexpected obstacles in the trails. Pay attention to caution signs, especially those indicating an upcoming road crossing. Always be prepared to stop and check for traffic prior to crossing a road.

## Company of the Year

In November, MMG Insurance was honored to be named the Maine Insurance Agents Association Company of the Year for the ninth time!



  
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INSURANCE

Protecting your piece of the world

## Snow Load and Ice Dams

When a winter storm hits, your driveway may not be the only area that requires snow removal. Snow loads and ice dams on the roof and overhangs of your home, garage, or business are important to pay attention to. Left unattended, heavy snow loads and ice dams can cause collapse, damage, or potential injury. Keep these tips in mind throughout the winter to help protect your piece of the world.

- Make a snow removal plan for the roofs of your buildings and know the areas susceptible to snow and ice accumulation so you can closely monitor those areas throughout the winter. Roof peaks, valleys, and overhangs are often areas where issues with a heavy snow load and ice dams can occur.
- When possible, use a snow rake to clear your roof instead of shoveling.
- On metal roofs, only use a snow rake to clear off snow, and install snow guards above entrances and decks to prevent sheets of snow and ice from falling on people walking below.
- When clearing your roof, be aware of electrical line locations and stay clear of them.
- Prevent ice dams from forming by removing snow from at least the bottom 4 feet of the roof and around roof valleys.
- Keep chimneys and vents clear of snow and ice. Carbon monoxide poisoning can result when chimneys and vents are blocked.

Remember, the best way to stay safe and prevent snow load collapse and ice back up issues is to clear your roof and other structures consistently throughout the winter months!

# SAFETY ON ICE

Ice is never 100% safe. If you don't know, don't go!



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