

SMART THINKING

Spring/Summer 2023

Roll the Windows Down & Cruise...Cautiously!

With the warmer weather, you may be cranking up the music, rolling down the windows, and thinking the roads are safe again. However, it's important to remember that driving in any season has its hazards. Watch out for the following while on the roads at this time of year.

POTHoles

When unable to avoid potholes, slow down in advance of them to avoid damaging your car. Don't brake over potholes. See our pothole blog post at www.mmgin.com/blog for more tips.

TRAFFIC

Be prepared for busy roads. Leave yourself plenty of time to get where you are going, and continually check your surroundings for cyclists and pedestrians also using the roadway.

CONSTRUCTION

Be aware of crews working on or near roadways. Obey all posted work zone speed limits and signals from flaggers.

ANIMALS

Dusk and dawn are particularly active times of the day for a lot of animals. Be on the lookout if your commute takes you on more scenic/wooded routes during these times.

RAIN

Rain means water on the road, putting you at risk of hydroplaning. Cruise control increases that risk, so turn it off when the clouds open up. Remember it takes longer to stop your vehicle on wet roads.

FOG

Adjust your speed in foggy conditions to compensate for the decreased visibility. Use your fog lights or low beams to help other drivers see your vehicle.



Stay Safe on the Water

Are you thinking about getting out on the lake or exploring the bay by boat soon? If so, we hope you have fun but also stay safe. Before you pull away from the dock, learn your state's boating safety requirements and take a moment to review the quick tips below.

STAY DILIGENT

When you bring your boat out of storage, check for any damage that should be repaired. Have a qualified marine mechanic check the engine, lights, and other equipment before using the boat.

STAY INFORMED

Take a boater safety course, especially if you are new to boating. Always check the weather before your excursion and heed small craft advisories.

STAY CONNECTED

Let friends and family know where you will be and have a fully charged cell phone or marine radio available.

STAY AWARE

Weather can change quickly. If you notice a sudden drop in temperature, change in wind, or darkening clouds, err on the side of getting to shore and off open water.

STAY AFLOAT

Make sure everyone is wearing a Coast Guard approved life jacket that fits properly. Check that your boat has all of the necessary safety equipment before you head out, including fire extinguishers, flares, and first aid kits.

STAY ALERT

Never operate a boat under the influence of alcohol or drugs. When waterskiing or tubing, two or more people are required to be in the boat at all times.




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INSURANCE

Home Maintenance Checklist

Now is a great time to inspect your home and property for issues and needed maintenance. Promptly handling DIY projects and hiring professional help when needed will keep your family, visitors, and home safe and prevent future headaches. So don't delay, check today!

EXTERIOR

- ✓ Assess the condition of the roof (See sidebar for tips on how to tell if your roof might need attention)
- ✓ Clean out gutters and drains
- ✓ View all siding, fascia, and trim boards for deterioration
- ✓ Visually inspect the entrance power line into the home for wear and damage
- ✓ Check spigots for leaks - even "frost free" ones can still freeze in certain conditions
- ✓ Repair and fill all cracks and potholes in the driveway
- ✓ Ensure stairs and steps have sturdy handrails installed at appropriate heights
- ✓ Clear landings, stairs, and steps of obstructions and debris
- ✓ Assess trees on your property for damage and decay
- ✓ If you have a pool, check that its fence is in good repair and has a self-closing, self-latching gate (For more pool safety info, visit: www.mmmins.com/loss-control-video-library)

INTERIOR

- ✓ Test your sump pump to make sure it is operating correctly
- ✓ Check your hot water heater for corrosion and leaks
- ✓ Schedule a service for your air conditioning systems
- ✓ Inspect and clean all smoke and carbon monoxide alarms
- ✓ Ensure a multipurpose fire extinguisher is accessible in areas of need
- ✓ Inspect and replace damaged or worn extension cords

APPLIANCES

- ✓ Check refrigerator water supply lines to ice and water dispensers for crimping or tearing
- ✓ Inspect your washing machine hose and replace with a burst-proof hose if brittle or cracked
- ✓ Clean the dryer vent hose and exhaust vent
- ✓ Review water supply lines to your sinks and toilets to ensure they're not loose or worn



Assessing Your Roof

Your roof is your home's most important protection against nature's elements, and it is vital to your home's value. Consult with a professional roofing contractor if you see any of the following:

- Visibly worn shingles missing lots of their colored granules
- Curled, cupped, or cracked shingles
- Roof granules in your gutters
- Water stains or streaks on your interior ceiling or walls

Age is another factor to consider. If your roof is older than 20 years, it may be time to consider getting a new one. Replacing or repairing your roof when the need arises will save you trouble and money down the road.



GRILLING SAFETY HOT TIP:

Before firing up your grill this year, check out our grilling safety video to prepare for a safe and fun season ahead!

