

# SMART THINKING

FALL / WINTER

## Get Ahead of Your Home Maintenance Projects

Have you been ignoring that leaky pipe under the sink for a little too long? You're not alone. Homeowners often delay essential home repairs and maintenance due to competing demands on their time, energy, and wallets.

Although some home maintenance projects might be challenging to complete, delaying them can:

- Cause safety hazards
- Lead to property losses
- Result in more costly repairs in the future
- Affect your home's resale value

### Tips to Tackle Home Maintenance

- **Make a list and prioritize:** Going through your home and making a list of necessary repairs and maintenance is an effective way to get started. Rank items by urgency and budget to give yourself a better understanding of what jobs need to be addressed first.



- **Create a preventive maintenance plan:** After you've crossed the highest-priority items off your list, develop a preventive care plan for your home. Identify areas of your home that require regular maintenance, like your furnace, and schedule professional inspections as recommended.
- **Budget for repairs:** Creating a budget for home repairs is the recommended method for covering unexpected expenses. Even setting aside a small amount of money each month can help with future repair costs.
- **Hire a professional when necessary:** While you might be able to DIY many of your home maintenance tasks, use a professional for jobs you're not qualified to complete. This is both for your safety and to ensure the work is done correctly.

## Take Control with MyMMG

MyMMG is an online portal that makes it easy to access all of your insurance information in one place – day or night. Pay your bill, review claims, and more by signing up today!

- Click [HERE](#) to register for your MyMMG account.
- Make sure you have your policy or account number.
- Once you register, you'll receive a confirmation email.
- Confirm your account and click the "Login" button.
- Log in and complete the Full Access registration.

Call our Customer Service team at 1-888-664-2455 if you have any questions. Regular business hours are 8:00 a.m. - 4:30 p.m. Monday-Friday, ET.



## Tow-Behind Trailer Tips

Whether you're hauling an open trailer for work or preparing your travel trailer for a cross-country trip, safety matters. Check out our tow-behind trailer tips to make every journey as safe as possible.

### Before You Hit the Road

- **Check load placement** to ensure that 60%-70% of your load is in the front of the trailer.
- **Secure the load** in an open trailer to prevent it from spilling onto the roadway.
- **Use bright/neon orange flags** if any portion of the load extends over the rear of the trailer.
- **Avoid drag** by inspecting your trailer and vehicle for objects that might be hanging down, like chains, ratchet strap tails, wiring harnesses, etc.
- **Service your trailer regularly** to make sure everything is working properly.
- **Confirm your clearance** before you set off to avoid problems at bridges, signs, or other overhead structures.
- **Use wheel chocks** to prevent movement when connecting or disconnecting your trailer or if you're loading/unloading drivable equipment.

### Safe Driving Reminders

- Drive slower than you normally would while pulling a trailer to avoid sudden corrections and to increase decision time.
- Since it takes longer to stop when you're pulling a trailer, give yourself extra time and distance to brake early.
- Give yourself space to make wider turns – the curb will thank you!
- Be careful when backing up, using small and steady steering adjustments. Ask a travel partner to be a ground spotter to check your blind spots and help you avoid unseen objects.
- Review your vehicle's manual to check for additional towing assists, like a tow/haul button.



## Don't Slip Up on Safety

Slips, trips, and falls are among the most common causes of injury in the workplace and the community. However, business owners can help keep employees and customers from injuring themselves this way by following these tips:

- Clean up spills immediately.
- Place "wet floor" warning signs if there is a spill or if the floor remains wet after clean-up.
- Keep walkways and hallways free of clutter and obstacles.
- Close filing cabinets and drawers when not in use.
- Cover cords or cables in walkways.
- Promptly replace lightbulbs.
- Ensure walkways, hallways, stairs, dock areas, entrances, and exits are well lit.
- Install and secure mats and carpets to ensure they remain flat.
- Remove small throw rugs.
- Treat winter conditions with salt and sand as necessary.
- Paint and clearly mark curb stops.



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