

Thinking about the unthinkable  
is the best way to prevent a fire in your home

SMART THINKING

Fire kills more Americans than all natural disasters combined, but many can be prevented. At MMG, we urge you to become an expert in fire safety in your home. Because while we can insure your home and personal property, there's nothing more valuable than peace of mind.

Contact your Independent Agent or visit  
[www.mmgins.com](http://www.mmgins.com) to learn more.



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PROTECTING YOUR FAMILY  
AND HOME FROM FIRE



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## Simple Steps to a Fire-Safe Home

Residential fires can be devastating. The good news is that many can be prevented with just a little care and planning by you and your family. Here are some general guidelines to follow; ask your local fire department for additional advice on how to protect your home, your possessions and—most important—your loved ones from fire.

## Safety Starts with Woodstove Care

Woodstoves are an American tradition, and are becoming more popular as oil prices rise. To ensure the safety of your home and your family, make sure your stove is...

- a sturdy steel or cast iron model that is approved by Underwriters Laboratory
- professionally installed, with proper clearances from any combustible materials as dictated by NFPA 211
- the right size for the space you want to heat (too large, and you risk creosote build-up)

Always dispose of ashes in a **metal** container, and have your chimney checked and cleaned at least at the beginning of each heating season.

*For more information, ask your Independent Agent for our brochure on Woodstove Safety.*



## Safer Heat is More Cost-Effective Heat

A permanently installed furnace or vented heater is the most efficient and safest way to heat your home. If you must use supplemental heaters...

- avoid using unvented kerosene heaters—they emit toxic fumes
- choose an electric space heater that's UL approved ([www.ul.com](http://www.ul.com)) with a thermostatic control, and never use an extension cord

## Final Checklist

- \_\_\_ Have you installed smoke detectors and carbon monoxide detectors on each floor of your home? They should be mounted on the ceiling, or on the wall just below the ceiling. Follow the manufacturer's instructions for installation and use, test them every month, and replace the batteries when you reset your clocks each spring and fall.
- \_\_\_ Do you keep at least one ABC fire extinguisher easily accessible—ideally in your kitchen or near your woodstove?
- \_\_\_ Have you prepared a floor plan of your home and reviewed it with your whole family?
- \_\_\_ Do you conduct monthly fire drills to make sure everyone knows what to do and where to go in the case of a fire?