



# Is Having Insurance Enough?

Ever thought about the inconvenience experienced after a freezing loss?



A little preventative action can save a lot of grief...



Keep your property safe and your winter enjoyable.



- *Imagine living in a motel for weeks after water damaged your home as a result of frozen pipes.*
  - *Imagine having contractors and electricians in your home repairing water-damaged ceilings, walls, and floors.*
  - *Imagine not being able to get a contractor to respond because of time demands.*
- 
- *Drain water pipes if you're leaving for an extended time and have your home checked daily while you're gone.*
  - *Turn off outside faucets and disconnect hoses.*
  - *Never reduce your heat below 60°F.*

  
**MMG**  
INSURANCE

 **CHALMERS  
INSURANCE  
GROUP**

Your MMG Policy signifies security and peace of mind.

To learn more about preventing loss, visit our Web Site at [mmgins.com](http://mmgins.com) or call our Loss Prevention Line at 1-877-806-4858.

## Other Things To Keep In Mind...

### To avoid frozen pipes...

- Turn off outside faucets and disconnect hoses. Do this at the interior shut off valve if possible.
- Avoid frozen pipes in unheated areas by wrapping the pipe with insulation or a UL-approved heat tape.
- Keep the door open between a heated room and an unheated room to allow warm air to circulate.
- Never reduce your heat below 60°F.
- During bitter cold nights, keep a trickle of water running from the faucets.
- Open cabinet doors under sinks and appliances near exterior walls to allow warm air to circulate around the pipes.
- Drain the water from pipes if you're leaving for extended periods and have your home checked daily while you're gone.



- Install a temperature alarm to monitor the temperature in your home or vacation property while you are away. If the temperature drops below a certain level, the temperature alarm will automatically call you before pipes freeze and burst. To learn more about temperature alarms, visit our web site at [mainemutual.com](http://mainemutual.com) and click on Freeze Alarm Information.



### Things to consider when thawing a frozen water pipe.

#### DO:

- ✓ Shut off the main water supply to the home.
- ✓ Waterproof the area with plastic drop cloths or containers.
- ✓ Open faucets to allow water to escape.
- ✓ Wrap the pipe with hot cloths.
- ✓ Start from the area closest to the faucet and work your way backward.
- ✓ Contact a plumber for assistance.

#### DO NOT:

- ✓ Do not use electrical appliances to thaw pipes in areas of standing water. You could get electrocuted!
- ✓ Do not try to thaw a pipe with a torch or open flame.



For more information, access our web site at [www.mmgins.com](http://www.mmgins.com) and click on the "Loss Prevention" link.

#### MMG INSURANCE COMPANY

PO Box 729 ■ Presque Isle, ME 04769-0729  
10 Ferry Street ■ Concord, NH 03301-5081



Protecting your piece of the world