

8 WINTER WEATHER

- Collapse from snow load on roofs and decks
- Ice backup on roofs
- Snow load on other structures
- Frozen Pipes

PREVENTION: Rake your roof and shovel your deck as needed after major snow fall. Maintain proper insulation and ventilation in soffit areas of the roof. Make sure that your heating system is in proper working order. During cold weather, leave your cabinet and interior doors open where water pipes exist to improve warm air flow.

9 DOG BITES

- Bites from dogs that are not leashed

PREVENTION: Keep your dog tied. Avoid unsupervised activities, especially with young children, in the presence of unknown or unfamiliar dogs.

10 SLIP AND FALL CAUSED BY:

- Untimely snow removal
- Inadequate sanding of walkways and driveways

PREVENTION: Keep your driveway and walkway shoveled and treated with sand or salt.



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Protecting your piece of the world®

For more information on what you can do to prevent these losses from happening, visit Loss Prevention on our web site at mainemutual.com or email us at lossprevention@mainemutual.com

You will be glad you did.

A.M. BEST RATED (A-) EXCELLENT

Your Independent Agent:



Ten Common Homeowner Losses & Ways to Prevent Them From Happening



Tips for Avoiding OR Preventing a Homeowner Loss...

MMG has identified the following as ten common causes of loss within our homeowner product line. We felt you should be aware of them in order to make your home a safer place to live.

1 ELECTRICAL FIRES CAUSED BY:

- Improper use of extension cords
- Old wiring
- Fuse boxes

PREVENTION: Keep your electrical system updated to code and replace old wiring. Make sure that extension cords are designed for their intended use and do not overload them.

3 LOSSES CAUSED BY APPLIANCES:

- Fires caused by clothes dryers
- Water damage caused by leaking hot water heaters

PREVENTION: Keep dryer lint screens clean. Watch for rust on the base of hot water heaters. It could be an early warning to large scale water leakage. Shut off water supply to washing machines while away from home for extended periods.

6 FIRES CAUSED BY COMBUSTIBLE MATERIAL STORAGE

- Gas cans in the garage
- Improper use/storage of painting materials

PREVENTION: Store gas and other combustible items in a well ventilated area away from the residential structure. Dispose of rags soaked with painting materials according to the material's manufacturer specifications.

4 FIRES CAUSED BY SMOKING MATERIALS:

- Children playing with lighters and matches
- Smoking in bed

PREVENTION: Keep lighters and matches away from children. Never smoke in bed. Use a proper receptacle to dispose of ashes.

5 COOKING FIRES CAUSED BY:

- Grease
- Unattended cooking pans

PREVENTION: Never leave cooking pans unattended. Have a properly rated fire extinguisher available for use.

7 FIRES CAUSED BY CANDLES:

- Burning candles near combustible material
- Candles left unattended
- Improper maintenance of wicks on candles

PREVENTION: Never leave candles unattended. Use candles in open areas only and away from combustible materials. Keep the wick at the proper height to avoid smoke damage.

2 HEATING FIRES CAUSED BY:

- Improper wood stove installation
- Ash disposal
- Space heaters
- Inadequate chimney maintenance

PREVENTION: Make sure that you have proper clearance between your wood stove and combustible materials. Do not dispose of ashes in plastic or paper containers. Avoid using space heaters in a residential environment. If you burn wood, clean your chimney at least annually.