

NORTHERN NEWS

Sharing information and ideas with our policyholders

WINTER
2004-05

SAFE WINTER DRIVING TIPS

Slippery roads and poor visibility during the winter months present challenges and dangers during everyday travels in our region. Being prepared and a gentle driving style will help you make it to your destinations safely.

Have good tires.

Winter tires will perform better in the snow and ice than all season tires. They have tread patterns and rubber compounds specifically designed to grip ice and snow.

Clear snow and ice from your entire vehicle.

Make sure the headlights and tail lights are clear and wiped clean from road salt and grime. Get rid of those snow/ice chunks from behind the wheels so that they don't fall off on the road and create a hazard.

Reduce your speed.

Remember that posted speed limits are for dry conditions with good visibility.

Perform one action at a time when accelerating, braking, and turning.

Asking a vehicle to do two things at once – such as braking and turning, or accelerating and turning – can reduce your control. When taking a turn, for example, slowly apply the brakes while the vehicle is still going straight. When it's at the right speed to take the turn, let up on the brakes and smoothly turn the wheel. After you're through the turn, slowly depress the accelerator to gain your speed.

Don't let your 4-wheel or all-wheel drive vehicle give you a false sense of security.

4WD and AWD systems only provide extra traction when accelerating. They don't provide any advantage when braking. In fact, many 4x4 vehicles are heavier than other vehicles and may actually take longer to stop.

Watch out for **BLACK ICE** while driving. (Fresh ice that is transparent and commonly found in early winter and in the spring... especially on bridges and overpasses.)



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Young Drivers More Likely to Crash

15% of young drivers age 16-24 are involved in a traffic crash each year, while only 5% of 55 to 64 year-olds are involved in a roadway crash each year according to the Insurance Institute of Michigan (IIM).

Make sure your young drivers appreciate the challenges of winter driving.



Safety Tips for Woodburning Stoves

Woodburners have become the largest source of heating related fires in U.S. homes today, according to the Insurance Information Association of Michigan.

Some of the major causes of woodburning related fires are:

Excessive creosote buildup in the chimney. Creosote is the black, tarlike substance that is a result of incomplete combustion. Creosote ignites easily, and if it has been allowed to have built-up in the chimney, a chimney fire can result. The best way to avoid a creosote problem is to burn well-seasoned wood, and to burn the fire hot – don't let it smolder.

When you don't need much heat, try using short, hot fires. You'll get the heat you need without creosote.

Woodburning stoves need to be a minimum of 36 inches from any combustible material, unless the stove manufacturer's specifications allow a closer distance because of the stove's construction. Make sure the stove is not sitting on an unprotected combustible floor. Any protective pad used under the stove (brick, asbestos pad, tile) should extend out at least 18 inches from the stove.

Maintain Your Chimney. Have your chimney cleaned and inspected before each heating season.
Install Your Stove Properly. Hire a professional to install your stove, or to inspect your current installation.

Avoid Frozen Pipes... and a Freezing Loss

Did you know that an eighth-inch crack in a pipe can cause up to 250 gallons of water leakage in one day, wrecking floors, furniture... and your day.

The largest freezing claims we pay each winter seem to occur when the homeowner is away from their home for a period of time.

A few precautions can help prevent you from experiencing a large freezing loss.



If You're Away...

- Set the thermostat no lower than 55°.
- Ask a neighbor or friend to check your house daily.
- Consider shutting off and draining the water system when you will be away from your home for a long period of time.

THE MAJOR CAUSES OF HOME FIRES ARE:

1. Smoking26%
2. Arson or suspicious16%
3. Heating14%
4. Child playing.....10%
5. Electrical10%
6. Cooking8%
7. All other causes16%

(Source: National Fire Protection Association)

PLAN FIRE ESCAPE ROUTES

How would you get out of your home in case of fire? How about your children? How would they escape from a 2nd floor bedroom? Plan fire escape routes and practice them.

- Discuss the plan with the entire family.
- Decide on an outside meeting place.
- Decide who'll take care of each child.
- Practice escapes at night. That's when most deadly fires occur.