



MARITIME

INSURANCE GROUP

Strength. Endurance. Focus.



SERVING YOU FIRST...

2012 | No. 1

WINTER!!! BE PREPARED



Wisconsin winters can be harsh. You can minimize the dangers by following common sense safety tips.

A few common sense winter preparedness safety tips can help you avoid heavy personal and business expenditures. Experts agree that the following measures can be effective in dealing with the challenges of severe winter weather (If possible, do these before severe weather arrives):

- Store drinking water, first aid kit, canned/no-cook food, non-electric can opener, radio, flashlight and extra batteries where you can get them easily, even in the dark.
- Keep cars and other vehicles fueled and in good repair, with a winter emergency kit in each.
- Get a weather radio to monitor severe weather.
- Know safe routes from home, work and school.
- Know how to contact other household members through a common contact in the event you and other family members have to evacuate and become separated.
- Know how to turn off gas, electric power and water before evacuating.
- Know ahead of time what you should do to help elderly or disabled friends, neighbors or employees.
- Keep hand tools on hand and accessible.
- Winterize your house, barn, shed or any other structure that may provide shelter for your family, neighbors, livestock or equipment. Install storm shutters, doors and windows; clear rain gutters; repair roof leaks; and check the structural ability of the roof to sustain unusually heavy weight from the accumulation of snow.



Continued on reverse

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WINTER STORMS — A GUIDE

Winter storms can range from a moderate snow over a few hours to a blizzard with blinding snow that lasts for several days. Some winter storms are large enough to affect several states, while others affect only a single community. Many winter storms are accompanied by dangerously low temperatures and sometimes by strong winds, icing, sleet and freezing rain.



This is why many people do not like the color blue.

Winter Storm Outlook

Winter storm conditions are possible in the next 2 to 5 days.

Winter Weather Advisory

Winter weather conditions are expected to cause significant inconveniences and may be hazardous. When caution is used, these situations should not be life threatening.

Winter Storm Watch

Winter storm conditions are possible within the next 36 to 48 hours. People in a watch area should review their winter storm plans and stay informed about weather conditions.

Winter Storm Warning

Life threatening, severe winter conditions have begun or will begin within 24 hours. People in a warning area should take precautions immediately.



^ What This Symbol Means to You

There is a difference in where you buy your insurance. Many don't realize there are three sources for insurance:

1) CAPTIVE AGENTS

who can sell you the insurance of only one company.

2) TELEPHONE & INTERNET REPRESENTATIVES

who can offer you the insurance of one company only on the telephone or via computer.

3) INDEPENDENT INSURANCE AGENTS

like us — who represent many insurance companies. We research these firms to find you the best combination of price, coverage and service for all your insurance needs.

FIRE!!! FOLLOW YOUR ESCAPE PLAN

Remember to GET OUT, STAY OUT and CALL 9-1-1 or your local emergency phone number.

- If closed doors or handles are warm, use your second way out. Never open doors that are warm to the touch.
- Crawl low under smoke.
- Go to your outside meeting place and then call for help.
- If smoke, heat or flames block your exit routes, stay in the room with doors closed. Place a wet towel under the door and call the fire department or 9-1-1. Open a window and wave a brightly colored cloth or flashlight to signal for help.



Use Caution with Fire Extinguishers

Use a portable fire extinguisher *only* if you have been trained by the fire department and in the following conditions:

- The fire is confined to a small area, and is not growing.
- The room is not filled with smoke.
- Everyone has exited the building.
- The fire department has been called.

Remember the word PASS when using a fire extinguisher.

- Pull the pin and hold the extinguisher with the nozzle pointing away from you.
- Aim low. Point the extinguisher at the base of the fire.
- Squeeze the lever slowly and evenly.
- Sweep the nozzle from side to side.