



UNION MUTUAL  
OF VERMONT

# Union Mutual of Vermont Companies

Union Mutual Fire Insurance Company  
New England Guaranty Insurance Company, Inc.  
Eastern Mutual Insurance Company

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## BE SAFE THIS WINTER!

### DON'T LET RECORD ENERGY PRICES CAUSE INJURY OR DAMAGE TO YOU, YOUR FAMILY OR PROPERTY

The upcoming heating season will see record high energy prices and we at the Union Mutual of Vermont Companies appreciate how difficult it will be for our policyholders. However, please don't expose your family or your property to higher risks by using unacceptable ways to cut your energy bills. Please consider the following "Do's" and "Don'ts":

#### DO'S

- ❖ Have your furnace cleaned to improve its efficiency.
- ❖ Be sure to have any new heating installations installed by a professional; or any previous self installations inspected by a professional.
- ❖ Have your chimney cleaned annually, especially if you are going to burn wood.
- ❖ Use only a lined masonry or UL approved metal chimney.
- ❖ Burn seasoned, dry hardwood.
- ❖ Regularly remove ashes from your woodstove into a metal container; then properly store the metal container outdoors on a cement or brick slab (not in the house or on your wooden deck).
- ❖ Install new batteries in your smoke detectors and carbon monoxide detectors.
- ❖ Keep a fire extinguisher in an accessible area of your home.

- ❖ If away during the winter, maintain your thermostat at a minimum of 55 degrees, open all cupboard doors and install a freeze alarm to reduce the risk of freezing water pipes.

#### DON'TS

- ❖ Use your cooking stove as a heating source, due to the risk of carbon monoxide poisoning or fire.
- ❖ Burn paper, pine boughs or similar materials in your woodstove as embers can float out of your chimney and cause fires.
- ❖ Improperly install a woodstove, kerosene or other heater.
- ❖ Use accelerant (gas, lighter fluid etc.) to start a fire.

*This brochure and other loss prevention brochures are available on our website at [www.unionmutual.com](http://www.unionmutual.com)*

Remember ~ SAFETY should be your first consideration when heating your home.