

Mutual Concerns

Keep Children Safe Around Open Windows

This time of year, many of us love to open the windows in our homes to let in the fresh air. The National Safety Council cautions those with little ones to keep an alert eye out for small children around windows.

About eight children under the age of 5 die each year from falling out of a window. Keep children safe by:

- Supervising children and keeping their play area away from windows.
- If windows are open, be sure children can't reach them.
- For a double-hung window on an upper floor, open the top sash for ventilation and keep the bottom sash closed.
- Screens keep bugs out, but do not keep children in.
- Keep furniture away from windows to avoid a curious child from climbing and potentially falling.
- Do not allow children to jump on beds or other furniture.
- Consider installing hardware on your windows which allows a window to open just a few inches.

Mutual Concerns is an online newsletter published quarterly that includes safekeeping tips for you and your family members, insurance related information, and value-added services offered to policyholders.

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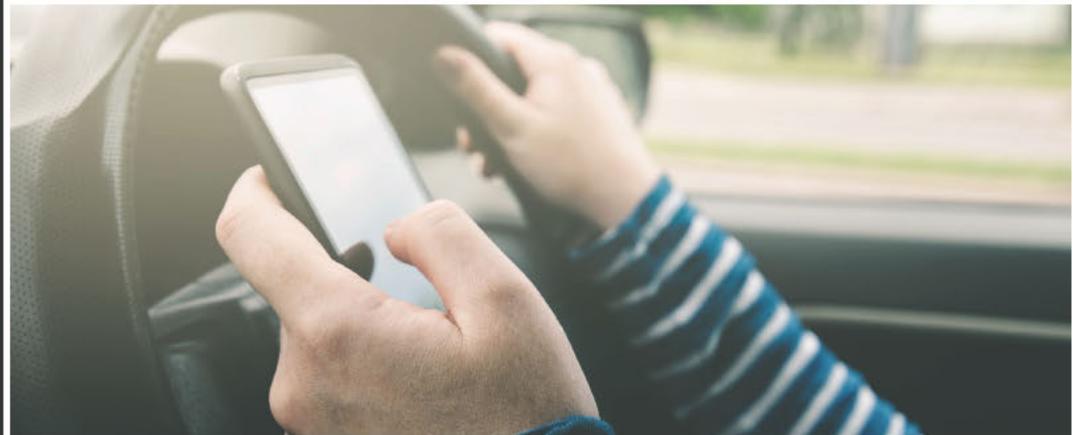


Spring 2017

Online Newsletter For

Policyholders &
Insurance Consumers

Model Safe Behavior Behind the Wheel



Many of us pride ourselves on being able to multi-task both at home and on the job. However, one place where we shouldn't be multi-tasking is behind the wheel of a car. Many distractions exist while driving, but cell phones top the list because of the high number of drivers using them for long periods of time each day.

Driving while using a cell phone is just as dangerous as drinking and driving. Unfortunately, there is no breathalyzer-like tests for using a cell phone behind the wheel. Brethren Mutual is part of a large movement across the United States to promote awareness of the dangers associated with using a cell phone or hands-free cellular device while driving. Thousands of people have died in car crashes involving both hand-held and hands-free phones.

How can you help slow down this growing epidemic? According to the National Highway Traffic Safety Administration, teens and young adult drivers account for a high percentage of drivers that use their cell phones while driving. Talk with the drivers in your family and let them know that the decisions they make behind the wheel can have lifelong consequences. Be sure to model safe behavior for your family to encourage them to not use their cell phones while driving.

Receive Emergency Alerts On-the-Go

Be a part of America's weather-ready nation through a nationwide text emergency alert system, called Wireless Emergency Alerts (WEA).

These alerts are no more than 90 characters and are sent by authorized government partners alerting authorities through your mobile carrier. Government partners include local and state public safety agencies, FEMA, the FCC, the Department of Homeland Security, and the National Weather Service.

There is no need to sign up to receive the alerts. Alerts are sent automatically to WEA-capable phones via cell towers during an emergency, such as:

- Extreme weather warnings
- Local emergencies requiring evacuation or immediate action
- AMBER Alerts
- Presidential Alerts during a national emergency

It's important to know you will not be charged for receiving an alert. This is a free service offered by wireless carriers. To learn more about these alerts, please visit www.ctia.org/wea.



Peak Tornado Season

As we enter the peak of tornado season (April, May and June), take some time to prepare for severe weather. Tornadoes can occur rapidly and with little warning. Advanced preparation is the key to safety.

The first step in preparation is maintaining an emergency storm kit with a radio, flashlight, batteries, and first-aid items. If there is a tornado warning and you are outside or living in a mobile home, be sure to seek shelter inside a sturdy building, preferably with a basement.

If you cannot shelter in a building, lie flat in a ditch or other low-lying area. Cover your head and neck with your arms.



Motorcycle Safety

With the warmer months upon us, motorcyclists enjoy riding morning, noon and night. Here are a few safety tips from the National Highway Traffic Safety Administration for safe travels:

- Make sure you are properly licensed to ride.
- Practice operating your motorcycle.
- Be sure your motorcycle is safe to ride.
- If carrying a passenger, be sure they understand their responsibility as a rider.
- Wear proper protection.
- Know and obey your traffic laws.
- Be alcohol and drug free when riding. In 2014, 43% of motorcycle riders who died in crashes were alcohol impaired.