

Insurance Made Easy



Fall 2017

www.InsuranceMadeEasy.com • 207-942-7371 • 1-800-762-8600 • 141 N. Main Street, Brewer, ME 04412

Tips to Help Prevent Carbon Monoxide Poisoning

re-printed from the Travelers at <https://www.travelers.com/resources/home/safety/how-to-prevent-carbon-monoxide-poisoning.aspx>

CO (Carbon Monoxide) is a colorless, odorless gas produced by the incomplete burning of any carbon-containing material, including gasoline, natural gas, propane, coal, or wood. CO is dangerous because it replaces oxygen in the blood and interferes with the transport of needed oxygen to cells in the body.

Carbon Monoxide Safety Tips

Many incidents involving carbon monoxide poisoning can be prevented — with the right preparation. Start with these eight tips to help keep your home and family safe from carbon monoxide.

1. **Know the risks of carbon monoxide.** Anything that burns a fuel — such as a furnace, fireplace, generator, gas appliance or car — produces a toxic by-product: **carbon monoxide (CO)**.

When these devices are properly maintained and vented, this colorless, odorless gas can be effectively dispersed and channeled out of your home. If not, inhaling carbon monoxide can trigger serious health issues.

At lower concentrations, victims may experience such symptoms as a headache, dizziness, weakness, nausea, vomiting, chest pain and confusion. But at higher concentrations, CO can quickly cause a loss of consciousness, even death.

2. **Keep your vents clear.** During and after a storm, make sure nothing is obstructing the outside stack or vent for your dryer, stove, furnace and fireplace.
Take special care to prevent snow from building up and blocking these critical exits for dangerous gases.
3. **Do not run engines in a closed area.** Proper ventilation is critical to avoiding CO poisoning. So do not start a car, fire up a grill or stove, or run a generator in a closed area — like a basement or garage.

Even if you leave the garage door open, carbon monoxide gas can quickly build up to toxic levels.

4. **Schedule regular maintenance.** Make sure you rely on experts to install your fuel-burning devices and set up the appropriate venting for each device.
At least once a year, have a qualified professional inspect your fuel-burning devices to make sure they continue to operate properly.

5. **Keep fireplaces clean and well vented.** If you have a wood-burning fireplace or stove, make sure you keep it clean and that the flue is working properly.
Even if the last embers are just smoldering, keep that flue open to let the gases escape.

6. **Install enough CO alarms.** If you have fuel-burning appliances, a fireplace or an attached garage, consider installing these special devices in your home. You will want one on every level (including the basement), within the vicinity of each sleeping area and in other locations required by any applicable laws/building codes.

Some CO detectors can even be interconnected across your house, so that when one detects an issue, they all sound the alarm. If you do hear the CO alarm, immediately move to fresh air and call 911.

7. **Maintain your CO alarms regularly.** Keep in mind that CO alarms do need to be maintained regularly.

Many come equipped with a battery backup to ensure uninterrupted operation, even if the power goes out. But you will need to remember to change your batteries at the frequency recommended by the manufacturer, like you do with your smoke detectors.

It is also a good idea to keep a supply of batteries on hand in the event of a multi-day power outage.

This content is for general information only. It is not intended to provide legal, technical or other professional advice, nor is it an endorsement of any particular product. In no event will Travelers or any of its subsidiaries or affiliates be liable in contract or in tort to anyone for the accuracy or completeness of this information. Laws, regulations, standards or codes may change from time to time, and you should always refer to the most current requirements. This information does not amend, or otherwise affect, the provisions or coverages of any insurance policy issued by Travelers, nor is it a representation that coverage does or does not exist for any particular claim or loss under any such policy.

Technology is amazing!

Reach us by email afma@InsuranceMadeEasy.com
on our website www.InsuranceMadeEasy.com



or

<https://www.facebook.com/AllenFreemanMcDonnell-Agency>
or **Call Us! 1-800-762-8600 • 1-207-942-7371**

2018 Enrollment Dates for Health Insurance:

Individual: Nov.1, 2017: Open Enrollment begins

Jan.1, 2018: earliest coverage can start

Dec.15,2017: Open Enrollment ends

Group Health (on or off SHOP), **Medicaid**, or Children's Health Insurance Program (**CHIP**): Enroll any time if eligible.

Medicare Parts A, B, C & D:

Initial Enrollment Period: begins 3 months before your 65th birthday month, your birthday month, and 3 months after your birthday month.

Medicare Part C (Medicare Advantage) & **Part D** (drug coverage):

Annual Election Period: Oct 15 – Dec 7, 2017

Disenrollment Period: Jan 1 – Feb 14, 2018

Medigap (Medicare Supplement):

Open Enrollment Period: 6-month period beginning on first day of month after enrolled in Part B.

Special Enrollment Option: Available for some situations.

Call us with questions!

Contact Information for the Three Credit Reporting Companies

For fraud alerts:

•TransUnion.com
1-800-680-7289

•Experian.com
1-888-397-3742

•Equifax.com
1-800-525-6285

For credit freezes:

•TransUnion.com
1-800-909-8872

•Experian.com
1-888-397-3742

•Equifax.com
1-800-349-9960

While identity theft can happen to anyone, there are some things you can do to reduce your risk. If you think someone is using your personal information to open accounts, file taxes, or make purchases, visit **IdentityTheft.gov** to report and recover from identity theft. Looking for identity theft resources to share in your community? Visit **ftc.gov/idtheft**.

The Federal Trade Commission encourages you to share our resources with your friends, family, coworkers, and neighbors. For more info go to www.consumer.ftc.gov.

Shout Out...



Located in downtown Bangor, Maine Discovery Museum provides unique educational opportunities for children and families of Maine.



The MDM Annual Art Auction,

November 17, 2017 at

Hilton Garden Inn, 250 Haskell Rd, Bangor,

is the biggest fundraiser each year for the museum and its proceeds support exhibits and programs as well as the scholarship fund.

Say "HI" to our own Sue McKay while



she volunteers at the Annual Art Auction.

For more info on visiting, volunteering, or donating:

www.mainediscoverymuseum.org

Physical Office Address: 74 Main St,

Bangor ME 04401

(207) 262-7200 • info@mainediscoverymuseum.org

NOTE: The principles contained in this newsletter are general in scope and, to the best of our knowledge, current at the time of publication. The insurance companies, IIBA and AFMA specifically disclaim all liability for damages or personal injury alleged to arise from reliance on this information.