

Celebrating our 126th Birthday



From home offices located in Hancock, Michigan, Northern Mutual has offered sound insurance protection to Michigan policyholders since 1889.

Winter Auto Safety Tips



*Slow down in bad weather, and turn your headlights on so other drivers can see you.

*Don't use cruise control on wet, snowy or icy roads.

*Keep entire vehicle clean of ice and snow. Don't forget to brush off the lights (front and back).

*Keep windshield washer reservoir full.

*Keep fuel tank near full in the winter to prevent fuel line from freezing.

*Keep an emergency kit in vehicle.

Suggestions:
flashlight, battery powered radio, extra batteries, flares, bottled water, non-perishable high energy foods, blankets, shovel, first aid kit.



Property Winter Peril Helpful Tips

*For your safety, it is important to change the batteries in your smoke alarms and thermostat.

*Be careful not to lower your thermostat too low, as frozen pipes can do an incredible amount of damage.

*Remember to turn off your water and drain the system if you are going to be gone for an extended period.

*Decks and smaller sheds are very vulnerable to collapse due to snow load.

*Have an insured contractor remove the snow load from your roof to prevent yourself from injury.

*If you are burning wood as a heat source make sure you use seasoned wood - never use green wood.

*Salting your walkways and steps will help to prevent someone from slipping on the ice.



Looking to save some green?

Contact your local independent insurance agent today to bundle your Home and Automobile policies for a 15% multi-policy discount with Northern Mutual.