



INSURANCE HIGHLIGHTS

JUNE 2023



REVIEWING YOUR BUSINESS INSURANCE

You've invested a lot of time and money into your business and you want to help keep it safe.

Business insurance helps to ensure that all you've invested in your business is protected in case of a covered accident, disaster, disruption or emergency.

The Risks

Unfortunately, not having the appropriate amount of insurance (underinsurance) can be an issue for many business owners.

Another common pitfall is not having the correct type of insurance to cover your property (uninsured). For instance, basic insurance policies have limited coverage for property that leaves the premises. This property may require mobile equipment coverage to be insured properly.

If policy information is not correct or missing, such as not listing all of your business operations and locations on your policy, it can also lead to coverage issues if you need to file a claim.

Questions to Review

Your answers to the following questions can give you an idea of whether your insurance coverage needs a tune up or not.

Have you recently:

- Created a new company or change the business entity (for instance, from a sole proprietor to a partnership, corporation or LLC?)
- Changed (or expect to change) your operations or services offered? Did your operations expand to a new state?
- Purchased, leased, built or altered buildings at existing or new locations?
- Added construction equipment or used borrowed equipment? (This is common contractors.)
- Changed payroll or sales?
- Changed the amount or use of subcontractors?
- Purchased or leased vehicles?
- Added drivers on your insured vehicles?

If you answered yes to any of these questions, give us a call, we can provide you with invaluable advice to help you to secure the right coverages and the appropriate amount of insurance.

A Monthly Newsletter For Friends and Clients



Joshua Medure
Agency Partner



David Varrati
Agency Partner



Terry Dobson
Agency Partner

What's inside:

- **Guess the Celebrity...**p2
- **Campfire Safety...**p2
- **Referral Program...**p3
- **Fireworks...**p4



13823 Grant St. New Springfield, OH 44443 Toll Free: (877) 707-9055





GUESS THE CELEBRITY?

Send your answer to service@mvpins.com. and you could

WIN A \$10 GIFT CARD

Every correct answer will be entered into a drawing, and we'll select one winner.

Last month's winner was:

Eneida Duncan

It was...**Elon Musk**

No purchase necessary. Contest open to everyone.



Summer Food Safety Tips

Whether grilling, picnicking or having lunch out on the deck, eating outdoors can be a lot of fun...but you also need to be careful with your food.

Raw meat should be kept away from other foods on a separate platter, and handled with different utensils. When you grill, use a thermometer to check that the meat is done because you can't judge it from the outside. Even if it's charred on the outside, it could be raw on the inside.

Perishables, like macaroni and potato salads, need to be kept cold. You don't want anything out for more than two hours, or only one hour if it's over 90 degrees.

Keep drinks in a separate cooler because that is the one that people are going to be opening all the time.

As for leftovers — you don't really want to keep anything that's been outside the cooler...just throw it away.



CAMPFIRE SAFETY TIPS

There is nothing better than sitting around a fire – whether in a backyard fire pit or at a campsite – here are a few tips to make sure you're doing so safely.

NOTE: Before you head out for a day of fishing or a camping trip, find out if there are any fire bans in place, especially during this hot weather.

- Check your surroundings. Aim to keep your fire at least 10 feet away from anything combustible.
- Keep your fire well-contained. Campfires should be built within a ring of stones, on a hard-packed surface with no grass or leaves. Firepits should be made from cement, brick, clay, or sheet metal, and covered with a heavy gauge metal screen to keep sparks from flying out.
- Firepits shouldn't be used in windy conditions.
- Avoid fueling your fire with anything other than dry wood, charcoal, or manufactured fire logs.
- Keep people and animals safe

- Don't use an accelerant – such as gasoline or lighter fluid – to start your fire. Newspaper, wood shavings, twigs, and natural fire starters are much safer choices.
- Keep a fire extinguisher handy at all times. If you don't have one, a bucket of water, sand, dirt, or gravel will do in a pinch.
- Never leave children and pets near an open fire without an adult close by.

If you're going to light a fire, you need to know how to put it out properly. You don't want to find yourself responsible for causing a wildfire, or for damage to a neighbour's property or even your own home!

- Douse the fire with water and then mix the ashes and embers around with a stick. Make sure everything gets wet and goes out.
- Pour a bucket of sand or dirt over the fire and mix it around until embers are smothered.

If you'll be lighting any fires this summer, make sure you, your home, and your belongings are protected just in case anything goes wrong.



IS YOUR GARAGE A FIRE HAZARD??

If you're like most people, your garage contains lots and lots of stuff. At best, you have some unsightly clutter on your hands. And at worst? Fire hazards that could pose a danger to your garage and your home.

5% OF ALL HOUSE FIRES START IN THE GARAGE!!!

ELECTRICAL HAZARDS

The danger: Wiring, extension cords, plugs, circuit breakers, transformers, light fixtures and battery chargers can cause a fire when they malfunction.

What you can do: Make sure your wiring and lighting is up to code, use bulbs with the proper wattage and don't overload outlets. Have an electrician install more receptacles so you don't have to use extension cords.

CHEMICAL HAZARDS

The danger: Chances are you have a virtual stockpile of flammable chemicals like motor oil, paint, gasoline, fertilizers and lighter fluid in your garage.

What you can do: Don't smoke inside your garage—after all, one spark is all it takes to cause a fire. Store chemicals out of direct sunlight and far, far away from any heat or ignition sources.

VEHICLES AND POWER TOOLS

The danger: When oil and gasoline from cars, motorcycles, and lawnmowers drips and collects over time, the possibility of a fire becomes very real.

What you can do: Regularly check your vehicles and power tools. If you notice any leaks, clean up the spill ASAP by spreading an absorbent material such as kitty litter over them. Then sweep up and safely dispose of the material before taking care of the repair.



NEW 2023 REFERRAL PROGRAM



\$10 GIFT CARD FOR YOU

\$10 DONATION TO CHARITY

THANK YOU

We would like to express our sincerest gratitude to all the people who referred their friends & family to us this month...

Also for all your Wonderful Reviews

"The agent was very helpful. He helped us to get the kind of policies we needed. He also saved us a lot of money. I would recommend him for people that get just what is needed for their insurance needs."

Larry 906

"I highly recommend MVP! I've been with them for 11 years now and they are excellent, very knowledgeable and very friendly. I have car/ homeowners/ life insurance through them, all at a very good price."

Chris George

"Dealing with MVP Insurance has been a great experience so far. They got me a quote for my auto policy. They saved me over \$1,000.00 a year for equal coverage and the process was quick. MVP Insurance followed up with me to make sure I had all the documents I needed and to confirm all the documents were signed. Overall, two thumbs up."

Vincent Mion

Check out more reviews at: www.mvpins.com

LAUGHTER IS THE BEST MEDICINE...

But, **YOUR insurance** only covers you for chuckles, snickers and giggles!



Erie Family Life 10-Year-Term

Ultra-Select Non-tobacco Class
(Qualification required)

Age	\$100,000		\$250,000		\$500,000	
	Male	Female	Male	Female	Male	Female
30	11.48	11.06	14.03	12.97	20.41	18.28
35	12.08	11.65	14.24	13.39	21.26	19.13
40	12.76	12.16	17.43	15.52	28.06	24.23
45	15.31	13.86	22.74	19.56	34.43	29.76
50	18.03	15.90	28.69	24.87	50.58	42.93
55	24.91	19.90	44.42	33.79	82.46	59.93
60	37.66	27.29	75.23	51.22	141.96	91.81
65	57.98	38.94	119.43	72.04	226.96	134.73
70	98.95	61.89	205.71	117.09	398.23	222.28

Erie offers a multi-policy discount of up to 5% for anyone that purchases at least 100k in term insurance.



TICK SEASON

If you do find a tick on your pet, it is important to take care when removing it. Any contact with the tick's blood can transmit infection to your pet or even to you. Prompt removal is necessary, but it is important to stay calm and not rush. Follow these step-by-step tick removal instructions:

Step 1: Prepare

- Put on latex or rubber gloves so you'll never have direct contact with the tick or your pet's bite area.
- Because throwing a tick in the trash or flushing it down the toilet will not kill it, you should prepare a screw-top jar containing rubbing alcohol to put a tick in after removal. This also allows you to hold it for veterinary testing.
- If possible, enlist a partner to help you distract and soothe your pet and hold her still during removal.

Step 2: Remove

- Using a pair of tweezers, grasp the tick as close to the animal's skin as possible.
- Pull straight upwards with steady, even pressure. Do not twist or jerk the tick. This may leave the mouth-parts embedded in your pet, or cause the tick to regurgitate infective fluids.
- Do not squeeze or crush the body of the tick, because its fluids may contain infective organisms.



POOL SAFETY

During this hot weather splashing and diving is carefree fun and a nice way to cool down...but owning a backyard pool comes with serious responsibilities, too.

Here are some general recommendations for swimming pool safety:

- Install a fence with self-locking and closing gates to completely isolate your pool from the areas around it.
- Do not leave your children or guests alone, in the event that they would need assistance.
- Teach pool rules to your children and guests and post them in a highly visible location.
- Do not stick your fingers in grates and filters.
- Do not swim for at least 30 minutes if you hear thunder or see lightning.

Use these tips to prepare yourself in the event of an emergency:

- Take lifeguard, first aid and CPR courses in case anyone needs assistance while on your property. Once old enough, your children should receive this same training.
- Enroll your children in swimming classes led by a qualified swim instructor.
- Keep rescue equipment and a telephone to call 911 close to the pool area.
- Place emergency numbers and CPR instructions close to the pool.

Safety First

When hosting a pool party at home, it is wise to assign several adults to "lifeguard." These individuals should not drink alcohol and should stay on constant alert for swimmers in distress.



FIREWORKS

Did You Know?

Even mild fireworks such as sparklers can get hot enough to burn through clothing. To prevent burn injuries, exercise extreme caution when lighting and holding fireworks, and monitor your children closely while celebrating.

Firework Safety Recommendations:

- Read and follow the manufacturer's safety instructions and warnings.
- Do not try to make your own fireworks; use only those that are commercially manufactured.
- Only light fireworks outside in an open space.
- Obey local ordinances regarding private fireworks usage.
- Have a bucket of water handy in case of emergencies.
- If a firework does not go off, do not try to relight it. Instead, wait 20 minutes and then soak it in a bucket of water.

- Never light a firework in a glass or metal container.
- Do not drink alcohol while lighting fireworks—they can pose burning hazards if you are not careful.

Protection for Your Pets:

Like thunderstorms or the vacuum cleaner, fireworks may frighten your family pets. To protect your pets from becoming stressed as a result of loud noises from fireworks:

- Keep pets indoors away from loud noises in a place that is comfortable to them.
- Allow pets to go to the bathroom before beginning your fireworks show to prevent accidents.

Healthy Hints

Sparkler fireworks are especially fun for children. Once children are old enough, allow them to hold a sparkler under your guidance. Those who are younger than 12 years old should not hold sparklers and should remain spectators only.



100 Erie Insurance Place
Erie, PA. 16530-0001



13823 Grant St.
New Springfield,
OH 44443