



# INSURANCE HIGHLIGHTS

JUNE 2024



**Our Monthly Newsletter For Family, Friends and Clients**



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## Beyond the Walls: IS DWELLING COVERAGE ENOUGH?

Dwelling coverage is the portion of your homeowner's insurance that protects the physical structure of your home from common hazards. This includes not only the livable area of your house, but also attached structures like your deck, porch or garage. Since it covers anything that's considered to be legitimately part of your home's structure, it also covers things like built-in appliances.

*When it comes to unattached features like a fence, gazebo or shed, though, dwelling coverage does not apply. Nor does it apply to the land on which your home is situated. As a simple rule of thumb for dwelling coverage, if a feature is not part of your home's structure, it's not covered.*

### Do You Have Enough Protection?

So, while dwelling coverage is an essential part of homeowners insurance, it's not always enough on its own. You need something more for whole-home protection — something that protects unattached features, covers personal property, safeguards you from liability and shields you from loss of use while your property is being restored after a covered claim.

To ensure that your property, belongings and financial well-being are fully protected, you need to carefully consider a more comprehensive homeowner's insurance policy.

Sometimes known as an HO-5 policy, comprehensive protection in home insurance refers to a policy that provides broad coverage for both the structure of your home and your personal belongings. This type of policy typically covers damage caused by a wide range of dangers, including fire, theft and natural disasters. It may also include liability coverage to protect you in the event that someone is injured on your property or if you accidentally cause damage to someone else's property. **Call us today to find out more!**

### What's inside:

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# GUESS THE CELEBRITY?

Send your answer to [service@mvpins.com](mailto:service@mvpins.com). and you could

## WIN A \$25 GIFT CARD

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

Last month's winner was:

### MARIANN HASCHENBURGER

it was... Jennifer Connolly

No purchase necessary. Contest open to everyone.



# BACKYARD SAFETY!!!

With the nicer weather, you want to live life to the fullest. You don't want to be bogged down thinking about the bad things that can go wrong when you're enjoying yourself in the sun...but unfortunately, you can't completely ignore them.

### Swimming Pools

On a hot day, there's nothing better than taking a dip in a cool, refreshing pool. If you have a backyard pool, you're able to go for a swim and entertain pool parties. But, a pool can also pose a hazard for your insurance.

Most backyard pools are covered under homeowners' insurance policies. If something were to damage your pool or surrounding area (like a tree falls in the pool), expenses would likely be covered under your homeowners' property coverage.

If someone is injured in your pool, you are always liable—even if they did not have permission to swim in your pool.

Pools with diving boards and waterslides, are considered an additional hazard. Typical homeowners insurance policies have liability protection, but pool-related injury liability can far exceed that.

### Swingsets and Trampolines

Swingsets, outdoor play gyms, and trampolines are all considered "attractive nuisances;" these are potentially dangerous areas that attract children. They're fun to have, but they can also pose a serious hazard. Damage to these play areas can be covered under your homeowners' policy. However, if someone else's child gets injured on your property on a swingset or trampoline, you are liable.

Swingsets, trampolines, and pools are a large liability and can make your premiums go up.

### Additional Liability Coverage

You may want to consider purchasing a PERSONAL UMBRELLA insurance policy to give you additional liability protection. Call us today for more info.

# WHAT'S THE BIGGEST DISTRACTION WHILE DRIVING? IT MIGHT SURPRISE YOU...



Many drivers hear distracted driving and immediately think of texting as the main culprit. Yet a study conducted by the Insurance Institute for Highway Safety (IIHS) found that **these** are the top five distraction types that led to deadly accidents.

- 64%** - Generally Distracted or "lost in thoughts" (daydreaming)
- 12%** - Cellphone usage (talking, listening, dialing, texting)
- 8%** - Outside person, object or event
- 5%** - Other occupants (talking with or looking at other people in car)
- 4%** - Other distraction, not specified

Things can happen on the road in a split second, so it is important that we stay attentive while behind the wheel.



# Music and your health.

Music boosts health. Besides lifting mood, multiple studies find that singing, playing an instrument and/or listening to music has physical benefits-especially for cardiovascular health. Similar to meditation, music stimulates the vagus nerve, which runs from the brain to the stomach, promoting the relaxation response and benefiting the heart by dampening inflammation. Listening to music also has been found to improve heart-rate variability, the circulatory system's ability to respond rapidly to changes in the body and another measure of heart health...as well as lower stress hormone levels and blood pressure.



# 3

## chances to WIN

### WITH OUR NEW 2024 REFERRAL PROGRAM



# \$10

## AMAZON CARD FOR EACH REFERRAL

EVERY REFERRAL WILL THEN BE ENTERED TO WIN A...



# \$50

## SHEETZ CARD MONTHLY DRAW

EVERY REFERRAL WILL THEN BE ENTERED TO WIN AN...



# IPAD YEARLY DRAW

Email your referrals to: David@mvpins.com or Call: 877-707-9055

## LAST MONTH'S WINNER:

# SCOTT KIFER

# THANK YOU

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

Andrew Thomas  
Jerry Latronica  
Gail Grimm  
Reed Shaffer Construction  
Joe Scalise

Kelly Johns  
Kristen Yearge  
Robert Marie  
Anthony Oliva  
Sierra Zirillo  
Scott Kifer

Lynn Kiselica  
Brian Havlin  
Doug Bear  
Eric Salle  
Donald Veness  
Chris Gorcheff

### Also for all your Wonderful Reviews

"Everyone I have dealt with over the years has been very nice and very helpful with all my questions" – Judith M.

"Beth has been excellent and a pleasure to work with too! Beth is one of the hardest workers I have ever dealt with. She has great knowledge which I'm sure helped her secure another great liability insurance policy for my contracting business. Beth has great communication skills, she was very prompt responding to any questions I had. MVP Insurance and Beth can take care of anyone's insurance needs and feel confident they will meet your needs! Thanks again!" – Robert F.

"Very courteous, great recommendations" – Kevin P.

Check out more reviews at: [www.mvpins.com](http://www.mvpins.com)

# 10 YEAR TERM LIFE RATE

## 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.



Erie Insurance®

## MEET YOUR TEAM



**Marcie Wirtjes**

marciew@mvpins.com

877-707-9055

**Favorite food:** It's hard to pinpoint a favorite, so I'll go by what I call a food group 'Italian'!

**Favorite movies:** So many to choose from! My all-time favorite movie is and will always be Anne of Green Gables (the one with Colleen Dewhurst as Marilla and Megan Follows as Anne). A very close 2nd will also always be the original Star Wars IV, V, VI.

**Dream vacation:** To rent a private cabin with nothing but mountains, lakes and wilderness for miles with only my immediate family.

**Favorite pastime:** Reading! Hands down my favorite thing because I get to go everywhere and anywhere anytime I want and just get lost in the beauty of it.

**How I got into insurance:** I quit working when I had my son and decided when he was in 2nd grade to get back in the work force. My sister worked in the claims department for an insurance company who was expanding and were taking applicants with no experience. She kept pushing me to just apply and see what happens. So, I applied, and I was hired and have been a licensed agent since March 2001. I was with that company for 20 1/2 years when I took an early retirement offer. Took a few months off and then I started working for MVP Insurance in May 2022. Working with such a wonderful group of people, these last 2 years have just flown by. I am extremely grateful to be a part of this insurance family.



## PET OF THE MONTH:

**Tiggy**

sent in by

**EDIE REINHART**

Send us a picture of YOUR pet, and you could

**WIN A \$25 GIFT CARD**  
and get their picture in next month's newsletter.

Email your pictures to  
**service@mvpins.com**

No pictures will be returned, and not all pictures will appear.  
No purchase necessary. Contest open to everyone.

If YOU need to make a Claim...  
**CALL US FIRST**

**1** Contact MVP Insurance **FIRST...**  
if you are an Erie Insurance customer

**2** Contact MVP Insurance **FIRST...**  
if you have a claim or question during business hours.

**3** Contact MVP Insurance **FIRST...**  
during office hours...if we're closed and it's an emergency, contact ERIE directly.



Contact Us Today...

(330) 707-9055 | (724) 453-1122

David@mvpins.com

REMEMBER: TOO MANY CLAIMS MAY INCREASE YOUR RATES

## SUMMER TREATS



**SHARE YOUR RECIPE WITH US AND WIN A GIFT CARD**

One recipe will be chosen each month to win a gift card

## YOUR KID'S WILL LOVE...

Feeding your children lots of yummy fruits and veggies is not only possible but can be fun in the process! Get creative. Kids will WANT to eat more fruit and veggies if it looks fun and colourful. Freeze them for a ice cold treat on a hot summer day or create 'Fruit salad cones'. The perfect refreshing snack for a hot afternoon.

## Frozen popsicles:

1. Add chopped up fruit to popsicle molds
2. Fill it up with either flavoured water, yogurt or juice, for example, apple juice, cranberry juice or lemonade.
3. Put into the freezer till frozen
4. Enjoy



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Andre Plowen  
is **SAVING MONEY!**

Are YOU looking to save?  
Call today to get a quote,  
remember, quotes are free.