



INSURANCE HIGHLIGHTS

SEPTEMBER 2024



FALL CHORES YOU CAN'T AFFORD TO IGNORE...

Early fall is the right time to get your yard and house in order because come winter, small problems can turn into EXPENSIVE NIGHTMARES.

Here are a few outdoor chores that will have an immediate payoff...

Check the Roof

Once the winter freeze-thaw cycle kicks in, a tiny leak in your roof can turn into a crevasse—and a \$10,000-plus repair job. So get out and clean those clogged gutters and dribbling taps before the weather turns colder.

Get Some Leaf Relief

Fallen leaves can kill grass when they're matted down by snow. Leaf piles can also attract rodents. But, using leaf bags means work, and waste if they go into a landfill.

What to do: Make use of your lawn mower's mulching mode. Ground-up leaves nourish the soil, which saves you money down the line and you'll save the cost of leaf bags.

Clear Gutters

Gutters stuffed with leaves, pine needles, and other debris can let water spill over the side, pool around your home's foundation, and seep inside. Water that freezes in gutters can force snow and ice into roof shingles, causing damage and leaks.

What to do: Consider a gutter-guard system to keep debris out. Make sure that gutter drains extend 5 feet from the house and that soil slopes away from the foundation 1 inch per foot for 6 feet or more.

Close Your Hoses

Don't want an expensive mess in your home?

What to do: Shut off inside valves that control water flow to hose spigots. Then briefly open the spigots to drain any leftover water in pipes and hoses. Also drain water from supply lines for water sprinklers and pools, and shut off inside valves that control them. And help prevent freezing by insulating pipes in unheated areas.

Save thousands of dollars in plumbing repairs and water damage, especially if pipes burst and cause a flood while you're away.

Plug the Leaks

The swiftest savings come from sealing air leaks in your home's walls, windows, and especially its ductwork.

What to do: You can use a combination of caulk, foam board, expandable sealant, and weather stripping to plug leaks around windows, doors, electrical outlets, and other openings.

Plugging leaks could lower your annual heating and cooling bills easily by \$400.

Fall is also a great time to review your Home Insurance so that you will be ready for anything Winter throws at you!!! Give us a call today.

Our Monthly Newsletter For Family, Friends and Clients



Joshua Medure
Agency Partner



David Varrati
Agency Partner

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BACK TO SCHOOL



GUESS THE CELEBRITY?

Send your answer to 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.

SORRY...

there was no winner last month!

it was... Anya Taylor-Joy

No purchase necessary. Contest open to everyone.



Here are a few simple tips to keep your child safe.

- When entering a school zone, be sure to slow down and obey all traffic laws.
- Always stop for school busses that are loading or unloading children.
- Always obey the school crossing guards signals.
- Never pass other vehicles while driving in a school zone.
- If your child is allowed to ride their bicycle to school,

- make sure your child always wears a bicycle helmet!
- Choose the safest route between home and school and practice it with children until they can demonstrate traffic safety awareness.
- Go straight home after school. Do not go anywhere else without permission.
- Always use public sidewalks and streets when walking to school.
- Try and walk to school with other students. There is strength in numbers.
- Only cross streets at designated crosswalks, street corners and traffic controlled intersections.
- Avoid talking to strangers. Teach your children to get distance between themselves and anyone who tries to approach or make contact with them.
- To prevent injury, backpacks should have wide straps, padding in the back and shoulders, and should not weigh more than 15 percent of a child's body weight.
- Art supplies in the classroom should always be child safe and non-toxic.
- Make sure your child stays out of the street and avoids excessive horseplay while waiting for the school bus.
- Be sure the bus comes to a complete stop before getting on or off.
- When riding the bus, make sure your child understands they must remain seated and keep their head and arms inside the bus at all times.

Let's keep our children safe and have a happy start to the new school year.



With harvest season upon us, be careful of farm equipment on highways and roads.

If you find yourself behind farm machinery, treat it like you would any slow-moving traffic. Farmers are usually only transporting their machinery from one field to another, so be patient and pass only when it's safe.

BEWARE OF DEER ON THE ROAD THIS FALL...



Safety First

When a collision is unavoidable

Sometimes collisions with wildlife are unavoidable even if you take every precaution and remain alert at the wheel. In these circumstances, try to remain calm.

- Aim your vehicle at the spot where the animal came from, not where it's going.
- Try for a glancing blow rather than a head-on encounter and let up on your brake just before you collide. This causes the front of your vehicle to rise slightly and reduces the chances of the

animal going through your windshield.

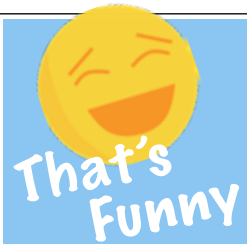
- Hitting an animal can be an extremely traumatic experience. If possible, move to the shoulder and turn on your hazard lights. Take a moment to regain your composure and then assess the damage to your vehicle.
- Do not approach the animal, especially if it appears to be wounded. Injured animals can be extremely dangerous.
- Call the police or your local police detachment if there are human injuries or significant damage to your vehicle. If the damage is less severe, you may continue driving and follow regular claims reporting procedures.



FUN FACT

An insurance company in Altamont Springs, Florida, sells a \$10,000,000 alien abduction policy...*Interestingly, the company has ACTUALLY paid claims and has sold more than 100,000 policies.*

You may not need Alien abduction insurance, but having the correct insurance in place for what matters most to you is the best way to protect you, your family and your possessions from an unexpected loss.



- Q: Why did the tomato blush?**
Because he saw the salad dressing.
- Q: Why did the cookie go to the hospital?**
Cause he was feeling crummy.
- Q: Why do you never trust a pig with a secret?**
'Cause it's bound to squeal.
- Q: Where do young cows eat lunch?**
In the calf-ateria.



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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:

JAMES LLEWELLYN

THANK YOU

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

Mike Rosace
Phyllis Thomas
Shirley Bundschu
Hope Sabanick

Ryan Deporzio
James Llewellyn
Mark Calvaruso
Ladonne Weyman
Don Potts

Robert Powell
Kevin Carney
Sarah Kurth

Also for all your Wonderful Reviews

"MVP gets it done when needed. Great service! Recommend!" — Greg

"Marcie and Brandy @ MVP Insurance were friendly, very helpful and considerate. I would recommend this insurance company to anyone and have recommended them to my mom." — Melissa B

"I am so happy with MVP Insurance and their staff. Michelle is always so friendly, willing to help and always goes above and beyond my expectations. We have had multiple policies with this agency for over 20 years and have never been disappointed." — Shannon M

Check out more reviews at: www.mvpins.com

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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®



PUTTING AWAY YOUR SUMMER TOYS

For those who picked up some new toys this summer, such as a boat, motorcycle, or ATV, you may be transitioning into the fall for the first time wondering about how you're going to store your new toy. With these simple tips, transitioning from summer to fall is a breeze!

Storing a Motorcycle

- Top off the fuel tank.
- Fill up all of your fluids.
- Do a fresh oil change.
- Conserve your battery life by removing it and trickle charge it.
- Be sure to apply a fresh coat of wax.
- Pick a safe, dry, dark place for your bike to rest for "hibernation."

Storing a Boat

Do: Be sure to clean your boat thoroughly. It's important to keep your boat pest free, empty any food storage compartments, and throw away perishables that can attract rodents.

Don't: Try to avoid storing your boat in your driveway. While it could save you money, it could be difficult to pull into the garage or park other vehicles.

Do: Try to rust proof any exposed metal areas on your boat.

Do: conserve your battery life by removing it and trickle charge it.

Do: drain the fuel tank, or add stabilizer for long periods of storage

Storing an ATV

- Do a full clean on your ATV, with soap, rinse and lubricant.
- Drain the fuel tank, or add stabilizer for long periods of storage.
- Tend to the battery with a battery tender.
- Inflate all the tires to the proper PSI.
- Do a fresh oil change, and change out the filter as well to be extra safe.
- Cover your ATV, but don't use plastic. Use a breathable fabric if possible.

Above all. Make sure your toys are adequately insured. Give us a call to review your policy.



PET OF THE MONTH: LUCY & ZOE

sent in by

MATT AND SHANNON NIVEN

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.



GLUTEN FREE MUFFINS

SHARE YOUR RECIPE WITH US AND WIN A GIFT CARD

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

service@mvpins.com

INGREDIENTS/INSTRUCTIONS

- | | |
|---------------------------|---------------------------|
| 3 large eggs | 3 cups almond meal |
| 1/2 cup almond milk | 1 tsp baking powder |
| 1/4 cup coconut oil | 1tsp baking soda |
| 1 tsp apple cider vinegar | 1 tsp ground cinnamon |
| 2 tsp vanilla extract | 1/2 cup: chocolate chips, |
| 1/2 cup fruit sweetener | fresh or frozen fruit. |

Preheat oven to 350 degrees F.

Line a muffin tin with silicone or parchment paper liners.

Add the eggs, oil, milk, vinegar and sweetener to the blender. Blend on high for 20-30 seconds, until combined. Add the almond meal, baking powder, baking soda and cinnamon.

Blend on high, If your batter is too thick, add 1/4 to 1/2 cup of water to thin it out.

Use a wooden spoon, stir in add-ins of your choice, keeping a few to sprinkle on top before baking.

Place mixture in muffin cups, top with more add-ins and bake in oven for 21 to 24 minutes, until just golden brown.

Perfect for a quick breakfast snack or back to school lunches.

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



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ELYSE is SAVING MONEY!

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