



INSURANCE HIGHLIGHTS

OCTOBER 2024



Whether you love the tricks or prefer the treats, Halloween is just around the corner and so is the sweet-filled tradition of trick-or-treating. This might just be the year your teen or tween would rather canvas the neighborhood without any grownups tagging along. While a scary transition for parents, it's also an exciting time as your child learns to become more independent.

Before they head out on Halloween to have fun with their friends, take some time to talk with your child about how to stay safe. Here are six things to consider discussing and doing before your son or daughter heads out.

- **Set boundaries.** Plan out a safe route in advance and ensure your teen or tween knows the major streets so they can navigate their way home. Explain to only visit houses with lights on, and to never enter the house of someone they don't know for any reason. If they will be crossing the street, remind them to be extra careful because there may be an influx of intoxicated drivers on Halloween night.
- **Drive safe.** Whether your kids are borrowing your car, driving their own, or riding with friends, remind them that Halloween is a time when it's especially important to be vigilant while driving at night. Remind them of these tips to mitigate any texting and driving and have them budget extra time to get where they're going. With hordes of trick-or-treaters crossing streets, alert them to pay extra attention and take it slow.

- **Avoid the tricks.** This one is trickier, because it's not likely that your teenager will let you know if they're up to some Halloween mischief – such as midnight pranks, vandalism or trespassing in a cemetery or abandoned house. Have a talk about the consequences/dangers and consider setting a curfew.
- **Host your own gathering.** If you don't want to wonder about them, consider giving your teens and their friends a safe place to socialize and hang out at your place.
- **Brighten up your costume.** The brighter the costume, the better. This will increase visibility and decrease the possibility of getting lost. The color that results in highest visibility is white, especially for cars to see. If your tween or teen's costume or clothing is dark, we suggest adding reflective strips for added visibility.
- **Stay in a group.** While most teens fully believe they are invincible, wandering off on their own (especially on a busy night like Halloween) is one of the most dangerous things they can do. Remind them how important it is to never be alone, especially after the sun goes down.

Keeping You Protected

Halloween might be scary, but your insurance doesn't have to be. At MVP, we want you to feel safe and protected, which is why we have agents that can personalize your insurance coverage to fit your growing family and needs.

Our Monthly Newsletter For Family, Friends and Clients



Joshua Medure
Agency Partner



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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.

Last months winner:

Jennifer Magistro

it was...**HUGH JACKMAN**

No purchase necessary. Contest open to everyone.



Time to get your Chimney Cleaned?

In order for the wood stove or fireplace to function properly, your chimney must be cleaned regularly. The soot, produced by burning wood, settles on the inner surface of the chimney which leads to a narrowing of its opening.

As a result, because of a thick soot layer, there is insufficient heating of the chimney walls and the draft is reduced and becomes insufficient. Due to this, carbon monoxide and smoke get inside the room and there is a risk of fire, as soot begins to burn in the chimney, and the pipe spits out sparks on the roof. The combustion of soot in the chimney can also cause mechanical damage to its walls.

Even if the fireplace or stove has not been used for a long time and there is no soot in a chimney, there is a possibility that objects like spider webs, leaves, garbage, feathers, and bird nest twigs, have got into the chimney. Therefore, it is necessary to carry out a visual inspection and cleaning.

When is the Best Time to Clean my Chimney?

Ideally, before the start of the burning season during the early fall is a great time to get your chimney inspected and cleaned. Before you think about building a fire or starting up your furnace because the weather has changed, It is time to call your chimney sweep.



When is the best time to switch over to Winter tires?

44.6°F is an important temperature for all season tires because of the way the rubber compound reacts: above that temperature, the compound used in all season tires will be flexible allowing for shorter stopping distances and giving drivers greater control over their vehicles. Below that temperature, however, drivers will be able to feel that their all season tires become stiff, resulting in longer braking distances in cold, wet and snowy conditions.

Winter tires allow for drivers to be prepared for not just cold weather, but the snow, slush, freezing rain and ice that are part and parcel of winter where we live.

A good set of tires will help keep you and your family safe. Book an appointment with your local tire store today.



MAXIMIZING THE PERFORMANCE OF YOUR ELECTRIC CAR

When you buy an electric vehicle (EV), you gain benefits – no more trips to the gas station – and some new responsibilities ... like keeping that vehicle charged properly so you can predictably reach destinations.

The most important element of the EV is the battery pack because it powers everything in the vehicle. While each brand of EV offers recommendations on extending and preserving battery life, there are some general practices that all EV owners can follow to enhance the performance of their cars.

How Long do EV Batteries Last?

EVs are powered by lithium-ion batteries, and battery output is measured in kilowatt-hours (kWh). According to Blackridge Research & Consulting, most EV batteries fall in the 30 to 100 kWh range and, on average, last up to 65,000 or more total miles. Each manufacturer has a different battery pack and expected life.(On average, EV batteries lose 2.3% of their starting range annually.)

The range of miles an EV can travel at one time depends on a variety of factors, including the features in use by the vehicle (heated seats, interior air conditioning, etc.), speed, terrain, the weight of the vehicle and its contents and weather conditions. Extremely high or low

external temperatures can dramatically affect the life of EV batteries, so it is important to plan ahead when your weather app predicts spikes or drops in temperature.

Tips for Extending Your EV Battery Life

Avoid high and low battery charges. It is best to charge the batteries to 80% and not allow it to drop below 20%. According to J.D. Power, this 80/20 rule will provide acceptable daily driving ranges while extending battery life.

Most manufacturers suggest limiting DC (fast/high-speed) charging to emergencies or longer road trips. The batteries are designed for longer charges, so fast charges, while convenient, may push too much current into the battery pack, causing premature deterioration.

Park your EV in a garage, if possible. It helps protect the vehicle from temperature extremes and lessens the work you'll have to do to clean it off.

Slow acceleration is safer – and more energy efficient for EV batteries – than fast take-offs. Excessive speeds, sudden braking and other bad driving habits can drain battery life, not to mention put you at risk for accidents.



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:

MICHAEL BURICH

THANK YOU

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

Michael Burich

Pavan Bhatia

Brian Schnell

Scott Kifer

Randy Cole

Mark Calvaruso

Stacy Shropshire

Naji Kelley

Dan Mohn

Amy & Jim Johns

Brian Havlin

Also for all your Wonderful Reviews

"Very personable and timely. Good people skills." — Linda Brooks

"Without a doubt the smoothest insurance transaction I've had ever. David asked the important question and looked the superfluous ones up on his own. The Erie policies he set for me beat USAA by miles. I'm very much looking forward to being with MVP for years to come."

— Shaun Cecil

"Helpful getting all the coverage I needed and a simple process. David was always available and answered any questions I had." — Jon Stockman

Check out more reviews at: 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.

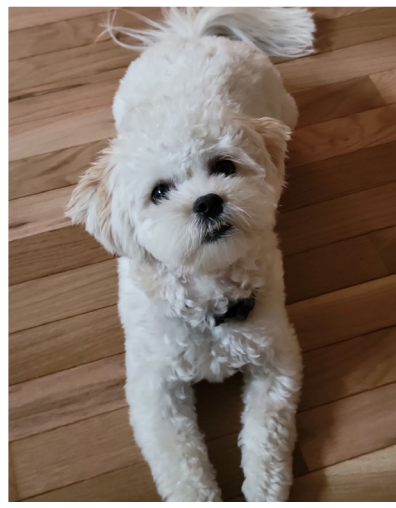


Erie Insurance®



HALLOWEEN TIPS FOR HOMEOWNERS

- **Clear the walkways.** Toys, rakes, errant stones — clear them all out of the way before trick-or-treating starts. (Wet leaves are an especially slippery culprit!) A quick clean-up is one of the easiest ways to make your home safer from slip, trip and fall hazards
- **Light it up.** Turn on your exterior lights, including any flood lights, to help create a safe path for trick-or-treaters. Check these early so you have time to replace any burned-out bulbs.
- **Corral your pets.** With all the doorbells and visitors, Halloween can be stressful for your animals – and even a well behaved pet can bite or scratch when they feel anxious. A constantly opening door makes it easy for furry friends to escape, too. A better idea? Keep pets in a secured room of the house.
- **Lock all other doors.** Mischief can happen when you're doling out candy, so play it safe by locking all of your other doors. (That includes any garage and car doors, too!) The FBI reports that approximately 30% of all burglaries are committed without force courtesy of an unlocked door or window.
- **Check your railing.** If it feels rickety, take the time to secure it in place.
- **Skip candles.** Yes, they give your pumpkins that spooky glow. But a live flame isn't worth the fire risk you consider all the draping costumes and accessories that will whiz by the flame. Pro tip: Opt for the flameless variety instead.
- **Consider your candy choices.** Many kids are allergic to candy ingredients like nuts. To help them enjoy the holiday, The Teal Pumpkin Project encourages leaving a teal pumpkin on your stoop to let trick-or-treaters know that you have non-food treats like stickers and toys on hand.
- **Pick a good spot.** If you have a lot of stairs or a long, winding path, consider handing out candy at the end of your driveway. Another option is to host a 'trunk-or-treat' event at another location.
- **Comb your yard.** With all luck, the kiddos will stay on sidewalks and driveways. But they may wander. Clear out sticks, objects or other tripping hazards from your yard.



PET OF THE MONTH:
PENNY
sent in by

ANN & JAMES JOHN

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



PUMPKIN CHOCOLATE CHIP COOKIES

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

- | | |
|--|--------------------------|
| 1 c. unsalted butter, melted and cooled slightly | 3 c. all-purpose flour |
| 1 c. light brown sugar | 4 tsp. pumpkin pie spice |
| 1/2 c. granulated sugar | 1/2 tsp. baking soda |
| 2 tsp. vanilla extract | 1/2 tsp. baking powder |
| 2/3 c. canned pumpkin | 1 1/2 tsp. kosher salt |
| | 2 c. chocolate chips |

Whisk together the melted butter, brown sugar, granulated sugar, vanilla, and pumpkin in a medium bowl until combined.

Whisk together the flour, pumpkin pie spice, baking soda, baking powder, and salt, then add the butter mixture. Stir in the chocolate chips. Cover the dough with plastic wrap and refrigerate for at least 1 hour or up to 3 days.

Preheat the oven to 350°F. Line two baking sheets with parchment paper. Scoop the dough into about 1 1/2 tablespoon-sized portions, and roll into balls with your hands. Bake the cookies for 11 to 13 minutes or until the edges of the cookies are set and dry. When Cool...decorate as you want.



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Cherrie Peffer
is **SAVING MONEY!**

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