



# INSURANCE HIGHLIGHTS

DECEMBER 2024



## DECORATING SAFETY TIPS

As the holiday season gets into full swing, many families decorate to spread cheer and make their homes more festive. While holiday decorations can be fun and beautiful, they can also present fire hazards. To keep your home and family safe this holiday season, consider the following decorating tips.

### Here are a few suggestions for your holiday decorating:

- Only buy electrical decorations that have a UL rating on the label, which indicates that they have been tested for safe use.
- Follow all installation and usage instructions for lighting decorations to ensure that you are not increasing your chance of starting a fire.
- Inspect new and used lights before using them and discard any that have cracks, exposed wires or loose connections.
- Do not connect more than three sets of lights to an extension cord at one time.
- Plug outside lighting only into a ground fault circuit interrupting (GFCI) outlet, as this will safeguard the outlet from any interaction with water.

- Do not secure outside lights with staples or nails, and avoid placing indoor extension cords under carpeting, rugs and furniture.
- Unplug lighting decorations before going to bed and leaving the house.
- If you set up a Christmas tree, place the tree in a sturdy stand at least 3 feet away from heat sources.
- Keep your Christmas tree hydrated or it will dry out quickly and can become highly flammable.
- Don't hang ornaments lower than the bottom of the tree. Not only are they more likely to get knocked off or be eaten by your dog, but it doesn't look as clean and put together if the ornaments are showing under the last branches of the tree. If you look at any professionally styled tree, nothing hangs below the bottom!
- If you like to wrap your garland up the railing of the stairs, try tying it up every foot or so using Christmas ribbon instead of wrapping it around the banister. This not only stops the garland from falling and becoming a tripping hazard, it also leaves the railing free to hold on to.
- If you hang your stockings above your fireplace, be sure they are secured to avoid them from falling into the fire and also that they are high enough that they will not catch fire!

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



**Joshua Medure**  
Agency Partner



**David Varrati**  
Agency Partner

### WHAT'S INSIDE:



Referral Program...p3



13823 Grant St. New Springfield, OH 44443 Toll Free: (877) 707-9055  
108 East Grandview Avenue, Zelenople, PA 16063 Phone: 724-453-1122





# 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:

**Karen Crisci**

it was...Miley Cyrus

No purchase necessary. Contest open to everyone.



# 'TIS' THE SEASON FOR ACCIDENTS

Home-related accidents can definitely put a damper on the holiday spirit. Your Uncle Bill may break his arm when he slips on your ice-covered front steps or your Aunt Edith might down too much bubbly, then get behind the wheel and cause an accident.

### Safety Tips for Uncle Bill!

- Clear snow and ice from walkways, driveways and stairs before guests arrive.
- Make sure exterior lights are working.
- Apply double-sided tape or use no-slip mats to make sure area rugs are secure and don't turn into trip-and-fall hazards.
- Remove clutter like toys, laundry and wrapping paper to decrease the odds of a guest slipping or tripping.
- Clean up spills as soon as possible so that a guest doesn't slip on a slick floor.

Your homeowners insurance usually includes coverage for injuries to guests. (You can bump up this liability limit and/or add umbrella insurance for extra coverage.)

### Recommendations for your Aunt Edith!

Encourage guests who've been drinking to ride home with a designated sober driver. If that's not possible, arrange for a taxi or rideshare, or invite an inebriated guest to spend the night at your house or a near by hotel.

At your party or gathering, be sure that you serve plenty of food and nonalcoholic beverages. This may help to lower the chances of your guests becoming intoxicated.

*As a social host, you may be responsible for the actions of your guests who gets tipsy at your home. That means you can be sued if a drunk guest leaves and causes an accident.*

## Make this a Happy and SAFE holiday for everyone!



## Preventing Frozen Pipes...

**DRAIN PIPES** that are likely to freeze, and turn off outdoor sprinkler and irrigation systems.

**SEAL GAPS** and holes that allow outside air into spaces where pipes and supply lines run.

**INSULATE** between pipes and outer walls.

**PROTECT PIPES** with heat tape, then wrap with pipe insulation.



## MONEY PROBLEMS AND HOLIDAY STRESS

### Did You Know?

The leading cause of stress during the holiday season derives from money problems. If you are like most consumers, you have not planned ahead and may find yourself struggling for cash come January. Proper budgeting and smart shopping techniques will help you stay within budget while finding something special for everyone on your list.

- Does everyone *need* a gift?
- Write down a maximum dollar amount that you want to spend for your entire list and then track how much you are actually spending.
- Buy items in bulk so you have something little on hand for unexpected gifts.
- Take advantage of post-holiday sales on gifts for next year.
- Get a part-time job during the holidays, such as wrapping gifts at

the local mall.

- Open a holiday savings account.
- Be realistic about your purchases and ask yourself the following: Can I really afford this gift? Do I have the cash in my bank account to pay for it?
- When shopping, leave your credit cards at home. Then, if you do not have the cash to pay for it, you can't buy the gift.
- Consider shopping local. Not only will you be helping your community, many local retailers may have sales on and there will also be no exorbitant shipping fees to pay which eat into your shopping budget.

### Plan Ahead

Instead of worrying about these money-related problems, get your finances in order before hand and spend time worrying about what colour to frost your holiday cookies instead!

# THANK YOU

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

Jim Fetherolf  
Trudy Vinkler

Brandy Young  
Jon Persing  
Julianne Sandora

Joseph & Meghan  
Cowart

## Also for all your Wonderful Reviews

Great experience as always! *Ruth Burton*

MVP insurance dropped my homeowners insurance 1000\$ yearly. And also my auto insurance 90\$ per month. They're very attentive and make it seamless. I highly recommend MVP!!! *Dom Cook*

MVP is so easy to deal with. Fast response times and always accurate and helpful information. Bethany Sauers was incredibly helpful every step of the process! *Paul H.*

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

FROM NOW TO DECEMBER 31st, 2024



Refer a friend or family member to MVP Insurance, you will NOW receive a...

**\$20**

AMAZON GIFT CARD FOR EACH REFERRAL

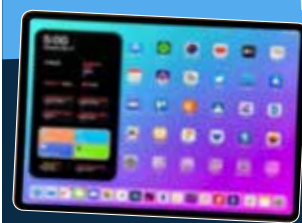
EVERY REFERRAL WILL THEN BE ENTERED TO WIN A...



**\$50**

SHEETZ CARD MONTHLY DRAW

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



**IPAD**

YEARLY DRAW

To make a referral...Call

**877-707-9055**

or visit our website: [www.mvpins.com](http://www.mvpins.com)



**LAST MONTH'S WINNER:**

**JIM FETHEROLF**



## IT'S BEGINNING TO LOOK A LOT LIKE PHISH-MAS

The internet has made it easy to order the perfect Christmas gifts from the comfort of home, but plenty of dangers are bundled in. There are many illegitimate sites and phishing emails out there, but the Christmas season brings in an extra surge of scamming activity. Be very wary of suspicious emails, and make sure any site you order gifts from is one that you trust. There's a lot of your personal information at risk, especially when using credit cards online.



### Shovel and salt

**Be a good neighbour and shovel and salt the sidewalk.**

If a delivery driver, mailman or guest slips on your steps, any injuries could be held against you. Create a clear path for anyone approaching your home.

### SO YOU SLEPT IT OFF? ...MAYBE NOT!



Catching a few Z's after a night of drinking does not make a sober driver. In fact, if you go to a party and get really drunk – double the legal limit or more – go home at 2 a.m. by cab, but then get up at 7 a.m. and hop in your car or the company truck, you could still be above the legal limit.

**If you plan to drink over the holidays, PLEASE leave your car keys behind.**



100 Erie Insurance Place  
Erie, PA. 16530-0001



13823 Grant St.  
New Springfield,  
OH 44443

108 East Grandview  
Avenue, Zelenople,  
PA 16063



### PET OF THE MONTH: BISCUIT sent in by

**SUSAN VERBANIC**

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.

### MINCE TARTS



### 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

60g unsalted butter, chilled, chopped  
36 ready-made mini pastry tart shells  
3 tbsp (1/4 cup) caster sugar  
410g jar fruit mince  
1/2 cup (55g) ground almonds  
Icing sugar, to dust  
1/2 cup (75g) plain flour

**Here is a super quick, tasty and fun  
Holiday favorite recipe that you or  
your kids can make.**

Preheat the oven to 180°C.

Place butter, sugar, almonds and flour in a bowl and rub in the butter with your fingers until you have a coarse crumble topping. Fill each shell with some fruit mince and sprinkle crumble mixture on top. Bake for 5-7 minutes until golden. Let cool and then dust with icing sugar and add toppings like chopped nuts or whipped cream just before serving.

## MVP INSURANCE MVP OF THE GAME

**Celebrating kids in sports.**

To see past MVP's please go to:

<https://www.lcsportsnet.com/sponsor/mvp-insurance-mvp-of-the-game/>



**Kolton Carlson**  
67 rush yards, TD in  
WPIAL first round  
playoff game.



**Jaidon Nogay**  
12 kills in WPIAL  
quarterfinals victory.

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if you are an Erie Insurance  
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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,  
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David@mvpins.com

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INCREASE YOUR RATES