



# INSURANCE HIGHLIGHTS

FEBRUARY 2025



## LOVE AND YOUR INSURANCE

Valentine's Day is the most romantic day of the year and many couples find it the perfect day to get engaged! Should you be one of those lucky couples, there are a number of insurance-related topics to keep in mind before your wedding.

### Car Insurance for Married Couples

We hate to break it to all the lonely hearts out there, but common-law and married couples sometimes get a cheaper rate. When both spouses have clean driving records, combining car insurance policies may drop your rates and the main reason for the drop is a multi-car discount. Further combining home insurance or renters insurance policies can provide additional rate decreases.

### Home Insurance and Renters Insurance for Married Couples

When two lovebirds move in together, they combine their possessions in one dwelling. Therefore, making sure the contents limit of your homeowners insurance policy or tenants insurance policy will cover the combined contents replacement value is critical.

It's always a great idea to complete an inventory of all your possessions including wedding gifts. We also recommend you take photos of all the rooms in your

home and at multiple angles. This will make the claims process much easier during a difficult time. You will be able to identify all of the lost/damaged items by the photos. You can upload your inventory and photos to cloud storage.

### Consider Adding Guaranteed Replacement Cost

Policies often include "Actual Cash Value" of your possessions which means in the event of a claim, insurers will reimburse the value of your possessions less depreciation. For example, if you own a 10-year-old \$5,000 TV, insurers will take into account the age of the TV and will payout less than what you originally paid for it. However, if you include Guaranteed Replacement Cost, insurers will replace your contents at the price it would be to replace today! That \$5,000 TV will be replaced with an equivalent TV in today's prices.

*So, if you've recently gotten engaged or married...Congratulations. Now contact us and we'll help you and your significant other decide what's right for you both.*



*Happy Valentine's Day*

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



**Joshua Medure**  
Agency Partner



**David Varrati**  
Agency Partner

### What's inside:

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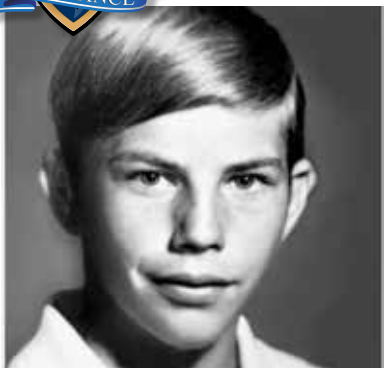


13823 Grant St. New Springfield, OH 44443 Toll Free: (877) 707-9055  
108 East Grandview Avenue, Zelenople, PA 16063 Phone: 724-453-1122





# Will Homeowners Insurance Cover Plumbing Problems?



## GUESS THE CELEBRITY?

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

# WIN A \$25 GIFT CARD

*HINT...he Dances With Wolves*

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

Last months winner:  
**Nicole Mazine**  
it was...**Taylor Swift**

No purchase necessary. Contest open to everyone.



Something going catastrophically wrong in your plumbing system can lead to one soggy and expensive mess. Standing in that mess can leave you wondering, does my homeowners insurance cover this?

### So, What is Usually Covered?

Homeowners insurance is designed to protect you and your property from sudden, accidental or unexpected damage. That means something like a burst pipe that damages your walls, floors, carpet, furniture and electronics very well could be something your homeowners policy can cover.

Another common instance is damage from a neighbor's leak spilling onto your property. In an instance like this, the neighbor's insurance would typically step in under their liability coverage to repair the damage.

### What Isn't Covered?

**Normal wear and tear or lack of maintaining the pipes.** For example, if a leak is not repaired or improper maintenance is performed that leads to a larger issue, then the coverages in your policy will not apply.

**Negligence.** For example, leaving for vacation and turning your heat off which leads to your pipes freezing and bursting.

**Flooding and sewer backup.** Unfortunately, many homeowners do not learn that flooding or sewer and drain backups aren't covered until after a costly event has already occurred.

### Anything I Can Do to Protect My Home?

- Watch for changes like a drop in water pressure or a running toilet.
- Having your pipes inspected annually to help identify any damaged before they cause any major issues.
- Be mindful of what you flush or dispose of as it can damage your pipes.

Unfortunately, all the regular inspections and perfect maintenance cannot stop a flood. That gap in flood coverage is exactly why ERIE introduced their Extended Water coverage to protect your home, garage and other structures and personal property from backup of sewers, drains or floods.

With Extended your home has coverage for:

- Basements and other rooms that flood during a storm or various flooding events.
- Water that backs up from sewers or drains
- Repair or replacement costs for both your home, other structures and personal property.
- Additional living costs associated with temporarily relocating while your home is being restored.
- Flood avoidance reimbursement (up to \$10,000) to help proactively protect your home before flooding occurs.

When it comes to plumbing issues, nothing is scarier than being unsure if you're covered or not when your house is a massive, soggy mess. Reach out to MVP today to learn more and make sure you're covered.



## PROTECT YOUR TOOLS ON THE JOB SITE

Gates and fences may not provide enough protection to stop theft. The most determined thief will always find a way. Here are some tips that can help you reduce your risk.

- Don't leave your tools lying around on-site, even during the day. Bring them with you while you work or keep them in a locked, secure location.
- Go through your tools and equipment and engrave your name and/or company name on them with a Dremel tool.

- Make your stuff less appealing – scuff it up and paint it in your company colours.
- At the end of every workday, figure out what you can take with you off the job site.
- If the tool or machine is hard to move, you can secure it up with chains and locks.
- You could also consider investing in a larger jobsite box or trailer for your equipment, and blocking the door by parking heavy machinery in front of it.
- Don't bring your high value tools and materials to the job site until the day you plan to use them.
- Make an inventory of your tools and machinery.

Catalogue the makes and models of your items and take pictures. This inventory will help police identify your items if they are stolen, and it's also a useful record if you have to make an insurance claim.



## So Romantic. What better way to say "I love you" than by giving the gift of financial protection to your loved ones?

Sure, getting a life insurance policy might not seem like a romantic gesture. But ensuring that a policy payout will be available to help financially support your beneficiaries if you pass away is a selfless act your partner will appreciate. It shows you care. It shows you can commit. It shows you can think long-term. *(But yeah, maybe include a bouquet of roses with the printout of the policy, just to be safe!)*





**NEW FOR 2025**

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

**25 IN 25**  
**REFERRAL REWARDS**

**\$25**

**AMAZON GIFT CARD**

**FOR EACH REFERRAL**

**ARE YOU OUR NEXT WINNER? REFER TODAY**



CALL TODAY **877-707-9055**  
 or visit our website: [www.mvpins.com](http://www.mvpins.com)

**THANK YOU**

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

- David Brobeck
- Marko Marinkovich
- Josh Meredith
- Jeff Grace
- Kristine Buday
- Valerie Flora
- Jennifer Cox
- Jim Degeronimo

**Also for all your Wonderful Reviews**

Very friendly and helpful. I was with another insurance company for 15 years and my rates kept going up. MVP got me the best quote and saved me 300 dollars a month! I couldn't believe it. I'm so pleased with them and I recommend anyone to take a few minutes out of their day and give them a call you will not be disappointed!... *Will Randolph*

Bethany Mcfall did an amazing job giving me the service I needed.. Very timely and very professional.. she also has great knowledge in this field of contractors insurance...I'm very pleased and feel as though I'm in great hands!  
 Thank you Bethany!... *Jason Parry*

Bethany has been the contact person for me for years for everything at my insurance company, MVP Insurance. If you want all of your insurance needs met seamlessly and to get quality protection for the best price and then!!! Not to have to think about your insurance; this is where you come. They are kind, professional and compassionate and resourceful.... *Pamela Cable*

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.





# Tips to help clear your ICY WINDSHIELD!

On a cold and icy morning...here are some tips to help clear ice and snow from your vehicle – to minimize any damage:

- We've seen claims where someone tried to use a shovel to get snow off their car, or scratched their windshield by using a metal scraper! Even a snow brush can put light scratches in your paint if you're not careful. Some people have tried to pour hot or warm water onto the ice to clear it...bad idea...as this could cause the glass to crack or break!!!
- Before you begin scraping, start your vehicle and turn the defroster on high. The job will get easier as your car warms up.
- Get the largest plastic scraper you can find. It will give you more leverage.
- Use both sides of the scraper. Have you ever noticed the ridges on the back side of a plastic snow scraper? Those are designed to help break up thick sheets of ice into smaller pieces. So when scraping ice, use the back side first, then flip it over to the flat blade.



## 5 Pet Tips for a safe Valentine's Day

**Did you know...** One in four people buy Valentine's Day gifts for their pets, and almost half admit they cuddle with their dog more than their partner!

- XYLITOL**  
This sugarless sweetener is in many candies and is toxic to pets.
- DECORATIONS**  
Discarded ribbons and wrapping paper can be trouble for pets.
- CANDLES**  
A nice dinner can become a fire hazard when pets & candles mix.
- FLOWERS**  
Certain flowers are deadly to pets. Keep them away.
- CHOCOLATES**  
It is still a common problem. No Chocolate for pets!



## PET OF THE MONTH: MOCHA & SKUNKIE sent in by MARY BOWERS

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



## Homemade Hamburger Helper

**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**

Quick and easy to make...and tastes SO good on a cold Winter's day...

## INGREDIENTS/INSTRUCTIONS

- 1 pound 85% lean ground beef • 1/2 cup diced yellow onion
- 2 tablespoons tomato paste • 1 tablespoon ketchup • 1/2 teaspoon garlic powder • 1/2 teaspoon chili powder • 1/2 teaspoon kosher salt • 1/4 teaspoon paprika • 1/4 teaspoon ground black pepper • 3 1/2 cups beef broth • 1 cup elbow macaroni • 6 ounces Cheddar cheese, shredded
- Heat a large pot over medium-high heat. Add beef and onion, and cook, stirring occasionally, until beef is crumbled, browned, about 7 minutes. Spoon off and discard any fat.
- Stir in tomato paste, ketchup, garlic powder, chili powder, salt, paprika, and pepper; cook, stirring constantly.
- Add beef broth, and bring to a boil over high heat. Stir in macaroni; reduce heat to medium, and gently boil, until pasta is tender and most of the liquid is absorbed, 13 to 15 minutes.
- Remove from heat, and stir in Cheddar. Let stand until thickened before serving, about 2 minutes..



100 Erie Insurance Place  
Erie, PA. 16530-0001



13823 Grant St.  
New Springfield,  
OH 44443

108 East Grandview  
Avenue, Zelenople,  
PA 16063

# 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/>



**Olivia Benedict**  
13 bench points sparks the offense.



**John Monoides**  
Two goals and an assist.