



INSURANCE HIGHLIGHTS

AUGUST 2022



LIFE CHANGING EVENTS TO TELL YOUR INSURANCE AGENT ABOUT!

Life's changes come with new goals and dreams. Whether you're getting married, expecting a baby, or getting ready to downsize... big changes in life often come with new financial priorities, too. What does that mean for your insurance needs?

1. You're getting married (or divorced)

Making sure your spouse-to-be is protected by the right life insurance, insuring a new home, putting both names on any auto policies, getting extra coverage for that sparkly engagement ring—there are lots of things worth discussing with your insurance agent before you walk down the aisle. On the flip side, there are things that will need changed if you're going through a divorce.

2. You're having a baby

Congratulations! Whether it's your first or your fifth, a new bundle of joy is a reason to check your life insurance coverage. This holds true whether you're employed or are a stay-at-home parent.

3. You're moving

A new house or apartment will need new coverage. An insurance agent can tell you what you need in homeowners insurance or renters insurance.

4. You're adding on to your house

A new addition often means you need a higher limit on your homeowners insurance.

5. You have a child heading to college

Your insurance agent can tell you what's covered when your child is away from home. They can also tell you about life insurance for student loans if you're a cosigner.

6. You're buying a new car

Like a new house or apartment, a new car means you'll need to update your auto insurance policy.

7. You're starting a business—even if it's a home-based business

No matter where your business is located or how big it is, you'll most likely need business insurance to ensure everything has the proper protection.

8. You're about to start a new job

If your new job comes with a bigger, better salary, you may need extra life insurance protection.

9. You're switching mortgage or auto lenders

Claims payments can get confusing if your old lender is still listed on your policy. Learn why it's important to tell your agent if you have a new lender.

Even if you don't fall into any of the scenarios mentioned, it's still a good idea to check in with your agent once a year. Let us give your coverage a quick checkup to make sure everything's still sized right for your life and what's new in it

A Monthly Newsletter For Friends and Clients



Joshua Medure
Agency Partner



David Varrati
Agency Partner



Terry Dobson
Agency Partner

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13823 Grant St. New Springfield, OH 44443 Toll Free: (877) 707-9055





PET OF THE MONTH:
HANNAH
 sent in by
Trina Glista

Send us a picture of YOUR pet, and you could

WIN A \$10 GIFT CARD
 and get their picture in next month's newsletter.

Email your pictures to
service@mvpins.com.
 or mail to

13823 Grant St. New Springfield, OH 44443
 No pictures will be returned, and not all pictures will appear.
 No purchase necessary. Contest open to everyone.



Wear Sunscreen & Insect Repellent

Use shade, wide-brimmed hats, clothing that covers, and broad-spectrum sunscreen with at least SPF 15 for sun protection.

Use insect repellent and wear long-sleeved shirts and long pants to prevent mosquito bites and ticks.

BEST TIP...

If you use both sunscreen and insect repellent, apply sunscreen first.

Summer Food Safety Tips



Whether grilling, picnicking or having lunch out on the deck, eating outdoors can be a lot of fun...but you also need to be careful with your food.

Raw meat should be kept away from other foods on a separate platter, and handled with different utensils. When you grill, use a thermometer to check that the meat is done because you can't judge it from the outside. Even if it's charred on the outside, it could be raw on the inside.

Perishables, like macaroni and potato salads, need to be kept cold. Only let sit out for two hours, or only one hour if it's over 90 degrees.

Keep drinks in a separate cooler because that is the one that people are going to be opening all the time.

As for leftovers — you don't really want to keep anything that's been outside the cooler. Be safe and just throw it away.



HOW TO CHOOSE THE RIGHT CHILD SAFETY SEAT

As your child grows, the kind of car seat they need will evolve right along with them. Thankfully, there's a car seat option to fit every stage of your child's life.

The kind of seat your child needs is determined by three factors: their age, weight and size. We dive into the four types of seats below, along with the suggested National Highway Traffic Safety Administration (NHTSA) age ranges for each. As you read through this list, keep in mind that each car seat comes with its own maximum height and weight specifications. While the ages suggested by the NHTSA provide an excellent guideline, always refer to the manufacturer's stated limits.

Rear-facing car seats

All infants and younger children should be in a car seat that faces the back of your vehicle. This is the safest possible position.

NHTSA Recommendations:

- **Newborn to 12 months:** Exclusively rear-facing.
- **1 to 3 years old:** Use a rear-facing seat until the child reaches the car seat's maximum weight or height limit.

Forward-facing car seats

As the name implies, this car seat faces the front of your vehicle. But rather than using a seat belt, your child will be buckled in using a harness in the seat.

NHTSA Recommendations:

- **1 to 3 years old:** Children should transition to a forward-facing seat only when they reach the maximum weight or height limit for their rear-facing seat.
- **4 to 7 years old:** Children graduate from forward-facing car seats once they reach the maximum height and weight limit.

Booster seats

These are designed for older kids, usually around age 5 until 12 years old in some cases. Children riding in booster seats use the standard seat belts in the vehicle, although some are equipped with harnesses for younger riders.

NHTSA Recommendations:

- **4 to 7 years old:** Children will be ready for a booster seat after they have outgrown their forward-facing seat. Wait until they reach the maximum weight or height limit before making the switch.
- **8 to 12 years old:** Children should ride in a booster seat until they're able to fit into a seat belt properly.

Seat belts

Your child is ready to be a solo seat belt rider when they've outgrown the size limits of their booster seat or when the seat belt fits them properly, with the lap belt resting on the upper thighs and the shoulder belt fitting nice and snug across the chest and shoulders.

NEW 2022 REFERRAL PROGRAM



WIN AN AMAZON \$50 GIFT CARD

Each time you refer a friend or family member to MVP Insurance, we'll send you a \$5 Lottery Scratch Ticket **AND ALSO** enter your name into a MONTHLY drawing to win a \$50 AMAZON DIGITAL GIFT CARD

There is no limit to the number of entries. Refer 10 friends to us and YOU get 10 chances to win!

THANK YOU

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

Mark Calvaruso

Brian Havlin

Jerry Latronica

Francesca Riott

Stephanie Spada



43 percent of American households have NO individual life insurance.

(Life Insurance Marketing Research Association (LIMRA) survey) and LifeHappens.org.

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

Also for all your Wonderful Reviews

"Always great to work with, always looking out for their customers to get what's best for you!!"
— EMILY J

"David was agent while I was closing on my new home and looking for car insurance. I could not have asked for a better experience. He was very helpful and made it such an easy process. I had insurance immediately and he found what would be the best for my needs. Would absolutely recommend MVP insurance!"
— Michele D

"David was extremely professional and helpful throughout the quoting process. As a bonus, he helped save me a ton of money! Thank you!"
— Roxanne S

Check out more reviews at: www.mvpins.com

Erie offers a multi-policy discount of up to 5% for anyone that purchases at least 100k in term insurance.





INSURANCE HIGHLIGHTS



BACK YARD POOL SAFETY

During this hot weather splashing and diving is carefree fun and a nice way to cool down...but owning a backyard pool comes with serious responsibilities, too. From poolside party safety tips to supervision, there are many general safety precautions you can take to make sure your friends and family enjoy your pool safely.

Here are some general recommendations for swimming pool safety:

- Install a fence with self-locking and closing gates to completely isolate your pool from the areas around it.
- Do not leave your children or guests alone, in the event that they would need assistance.
- Teach pool rules to your children and guests and post them in a highly visible location.
- Do not stick your fingers in grates and filters.
- Do not swim for at least 30 minutes if you hear thunder or see lightning.

Use these tips to prepare yourself in the event of an emergency:

- Take lifeguard, first aid and CPR courses in case anyone needs assistance while on your property. Once old enough, your children should receive this same training.
- Enroll your children in swimming classes led by a qualified swim instructor.
- Keep rescue equipment and a telephone to call 911 close to the pool area.
- Place emergency numbers and CPR instructions close to the pool.

Safety First

When hosting a pool party at home, it is wise to assign several adults to "lifeguard." These individuals should not drink alcohol and should stay on constant alert for swimmers in distress.



GUESS THE CELEBRITY?

Send your answer to service@mvpins.com. and you could

WIN A \$10 GIFT CARD

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

Last months winner was:
Eneida Duncan

It was, of course... **Nicole Kidman**

No purchase necessary. Contest open to everyone.



HOME INSURANCE

"Why do I have to insure my home for \$300,000.00 if its only worth \$165,000.00"

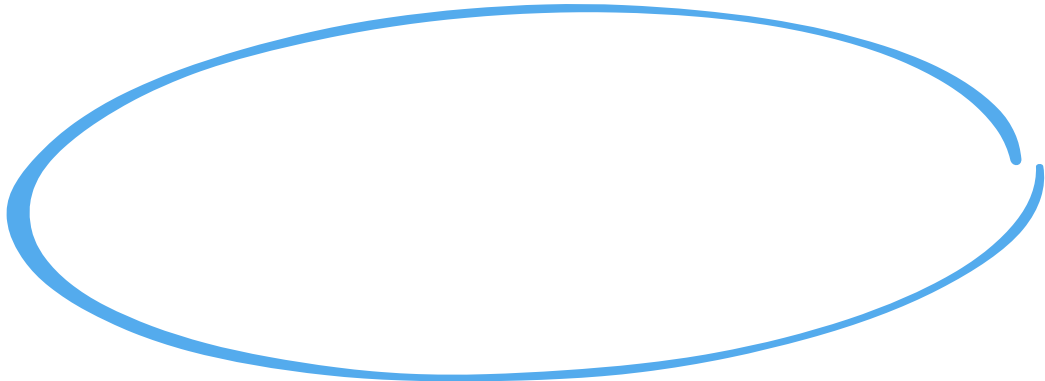
This is a great question and we get asked this a lot... so I thought I would talk about it this month.

So, here's the scoop, insurance companies don't really care much about the "market value" of your home because they are not **buying** your house...they are responsible for **rebuilding** your home after a fire.

Here is a quick example:

Let's say your home is 2,000 square feet and the average cost to rebuild your home in the event of a fire is about \$150.00 per square foot. Your insurance company will require you to insure your home for around \$300,000.

At MVP, if you want to save some money, we recommend raising your deductibles to \$2,500 or \$5,000. This will lower your costs but allow you to keep the replacement cost contract.



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