



INSURANCE HIGHLIGHTS

DECEMBER 2022



KEEPING STRESS IN CHECK OVER THE HOLIDAY SEASON

Life is busy during a normal month. There are always chores to do around the house and errands to run. Then December rolls around and you know that family will come to visit, you will need to have a gift for everyone, you may have to cook dinner, your house will have to be decorated, and clean, and perfect (looking), and your list of to dos has suddenly grown out of control. Oh, and by the way, if you work your normal job, that will need done as well. Throw in a late fall / early winter cold, and the stress can be overwhelming.

So how does one keep their sanity during such a busy time of year?

The first thing is to know that it is only a holiday and you don't have to be stressed about it. Your family and friends are not perfect and they won't expect you to be. Take some time during the season to do some things you want to do, even if that means a nap on a Saturday afternoon with the family pet on the couch. **Remember that the holidays are for you to enjoy as well as your family and friends. If you aren't having any fun, that isn't fair to you.**

If you are pressed for time, buy your holiday cookies, pies, baked goods instead of spending the whole weekend frantically baking!

Make memories with the ones you love. Let the kids help you. The presents may not be wrapped perfectly, but you will have the memories of wrapping them with your little ones and everyone will love it when the kids show off their skills.

Don't worry so much about the perfect gift. Do your best shopping with your loved one in mind and include the gift receipt. Don't overspend, overextend, or do too much shopping because the holiday will pass and the bills will roll in causing more stress. No gift you can buy could ever measure the amount of love you have for a person.

Be careful of Traditions and not to get overwhelmed by too many of them. Decide which traditions are most important to you, prioritize, and skip the rest.

Finally, make sure you rest, eat well, and exercise when you can fit it in. Try not to be legalistic about it, but when you have a chance to go for a walk or maybe turn in to bed early one night, take advantage. You will find that you are more present for your family and the busy schedule in front of you. You may even avoid a couple of holiday pounds in the process.

We wish you a Happy & Stress Free Holiday Season.

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:

CHIP

sent in by

Skye Thoroughgood

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.



TIS' THE SEASON FOR ACCIDENTS

- 1. Read the label.** Warning labels give important information about how to use a toy and what ages the toy is safe for. Be sure to show your child how to use the toy the right way.
- 2. Think LARGE.** Make sure all toys and parts are larger than your child's mouth to prevent choking.
- 3. Avoid toys that shoot objects into the air.** They can cause serious eye injuries or choking.
- 4. For younger children, avoid play sets with small magnets and make sure batteries are secured within the toy.** If magnets or batteries are ingested, serious injuries and/or death can occur.
- 5. Look for stuffed toys that are well made.** Make sure all the parts are on tight and seams and edges are secure. It should also be machine washable. Take off any loose ribbons or strings to avoid strangulation. Avoid toys that have small bean-like pellets or stuffing that can cause choking or suffocation if swallowed.
- 6. Inspect toys for sturdiness.** Your child's toys should be durable, with no sharp edges or points. The toys should also withstand impact. Dispose of plastic wrapping material immediately on toys as they may have sharp edges.
- 7. Inspect all toys before purchasing.** Monitor toys that your child has received as gifts to make sure they are appropriate for your child's age and developmental level.
- 8. Avoid toys with toxic materials that could cause poisoning.** Make sure the label says "nontoxic."
- 9. Avoid hobby kits and chemistry sets for any child younger than 12 years.** They can cause fires or explosions and may contain dangerous chemicals. Make sure your older child knows how to safely handle these kinds of toys.
- 10. Be careful when buying crib toys.** Strings or wires that hang in a crib should be kept short to avoid strangulation. Crib toys should be removed as soon as your child can push up on his hands and knees.



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.



DON'T LET A GRINCH STEAL YOUR CHRISTMAS

With so many packages being delivered this time of year, it's important to keep a sharp eye out for Porch Pirates. There will always be opportunists who steal from doorsteps, but they will be working in full force during the busy holiday season. If you know a package is on its way, track it closely so you can anticipate its arrival. You may also want to invest in a front door camera so that you can be sure when thieves strike. Additionally, if you're out doing your Christmas shopping, it's wise to cover up unattended gifts or leave them in the trunk of your vehicle. If a potential thief sees gift bags and packages in your car, it's much more likely they'll try to break in.



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.

- Jerry Latronica
- Matt Duran
- Brian Havlin
- Mark Chuey
- Brian Hartwig

Also for all your Wonderful Reviews

"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

"Lyddy is always helpful and knowledgeable. She is very friendly and enjoys her job, which she does well. I always feel satisfied after calling for any type of issue."

— Barb W

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

— Emily J.

Check out more reviews at: www.mvpins.com



LIFE INSURANCE.
Give the gift of love
this Holiday Season.

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.





INSURANCE HIGHLIGHTS

PROTECT YOUR HOME THIS WINTER



The cold winter weather can be hard on your home. Here are a few tips to keep your home safe, secure and claim free during this winter season.

Things to consider when protecting your home in Winter.

Stove and Furnace Safety

Check on your wood stove or furnace before the onset of winter to make sure they are correctly working and properly ventilated. It also helps to have them examined thoroughly.

Pipes and Plumbing

Run water through all the fixtures to minimize the chances of frozen pipes. Also, test the shut-off valves to prevent damage if the pipes freeze. It helps to wrap the pipes using insulation sleeves to protect them.

Sidewalks and Driveways

Ensure the pathways are free of snow and ice. Also, remove snow from exhaust vents and basement windows to avoid water damage.

Branches and Other Debris

Trim the branches that are too close to your home and remove the ones that may fall on utility lines in a blizzard or ice storm. This can help prevent damage to electrical lines and avoid blackouts.

7 Winter insurance tips to protect you, your family and your home.

Regular Checks – Be sure somebody frequently checks your property while you are away on holiday. Some home insurance brokerages may dismiss claims for any damage if the home was not regularly monitored.

Snow Damages – Your home insurance will cover damages caused by heavy snow, but it helps to make sure your home is free of snow as much as possible.

Trees and Branches – The damage caused by a tree falling due to a winter storm on the property is usually covered by a home insurance policy.

Pipes - Insulating the pipes can help avoid potential damages and filing claims. Also, the 'type' of pipes can impact the rates of your home insurance.

Additional Living Expenses – Be sure your policy covers temporary accommodations when insured repairs are conducted in your home.

Heating - It helps to remember that the rates of home insurance policies are affected by the heat source. Wood stoves and wood-burning fireplaces may increase your premium.

Sewage – In most cases, sewer backup is not included in the home insurance policy. You may purchase it as additional coverage.



Hint: Grew up to become the most famous reindeer of all.

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.

Unfortunately there was no correct answer last month!!!

It was...Bond...James Bond
(AKA **Daniel Craig**)

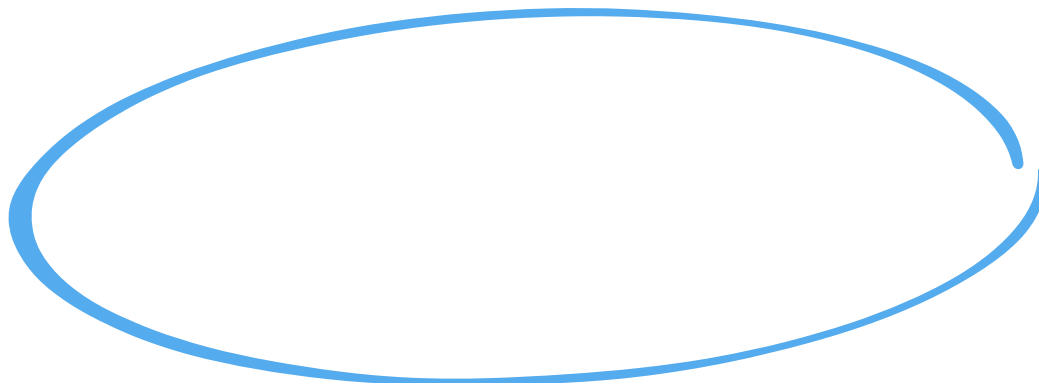
No purchase necessary. Contest open to everyone.



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 keys behind.

WE WISH YOU A HAPPY HOLIDAY SEASON



13823 Grant St.
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