



INSURANCE HIGHLIGHTS

FEBRUARY 2022



LOVE + 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.

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.

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:
SABRINA

sent in by

Jeannie Hamby

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.



Valuable Gifts

A recent report says consumers will spend more than \$21.8 billion on Valentine's Day this year...\$4.1 billion on jewelry alone.

Standard homeowner's policies typically include some coverage for the loss of personal possessions, including valuables like jewelry. However, if you've purchased or received jewelry, the included basic coverage for theft is limited and may not be enough on its own to cover your loss.

Give us a call today to review your policy.



PROTECTING YOUR BUSINESS PROPERTY

How do you protect your business or your commercial property from the weather over the long, cold months of winter?

Keep your building snug during bad weather

- Pay attention to local weather forecasts for extremely cold weather or heavy snowfall.
- Check to see if your building needs any special maintenance or repairs, and if so, fix the issues as soon as possible.
- If your commercial building is not in regular use or your store is closed for a few days or more, make a point of stopping by fairly often to check on the furnace and air circulation. Retail items (especially perishables) and equipment can be damaged if the temperature inside the building drops too low or the air is too dry.

Keep the exterior of your building secure:

- Clear snow from around the building to protect the foundation and keep water from getting inside.
- Make sure that all emergency exits and access lanes are free of snow and ice build-up, to avoid blockages.
- Clear snow and ice from sidewalks around the entrances and exits so that no one slips and falls.
- Clear snow and ice from parking lots and use ice melt, salt, or sand to prevent falls or car accidents.
- Check your roofing materials (such as shingles) for any damage that could cause water leakage or mold and mildew issues.
- If there is a heavy build-up of snow on your roof, clean it off – you don't want to risk a roof collapse or an ice dam. Roof rakes are very helpful.

- Clean leaves and debris out of your eavestroughs and downspouts. Blockages can cause water leaks or ice build-up, which can damage your building. If heavy icicles fall off your building while someone is walking by, they could be badly hurt.
- Once the snow starts to melt, remove piles of snow and make sure you have proper drainage away from the building. This will help prevent water seepage.
- Make sure parking lot drains, street drains, and gutters are clear of snow and ice when the weather starts to thaw.

Keep the inside of your building warm and dry:

- Keep your thermostat set to a consistent temperature, both day and night. We recommend that even an empty building be kept at no lower than 59 degrees Fahrenheit to prevent water from freezing and pipes from bursting.
- Reduce your heating bill by sealing up any exterior gaps, which will keep out drafts.
- Make sure your heating appliances (such as your furnace, boiler, and/or hot water heater) are regularly maintained and serviced by a qualified plumbing and heating contractor.
- Change your furnace filters routinely and clean air vents to free up air flow.
- If your building will be vacant for a while, shut off your main water valve and drain your pipes. Flush your toilets to drain the tanks and add a little antifreeze to the leftover water to keep it from freezing and cracking the porcelain.

Protect yourself with insurance

If you do have any weather-related trouble with your building or your business this winter, our business insurance packages are here to help. Contact MVP today to find out which of our services are right for you.

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

For all your Wonderful Reviews

"I contacted David after a reference from my mortgage lender. He took a lot of time explaining how to navigate from my current service to a policy that saved me OVER \$700 per year which ended up being \$50/month difference back in my pocket. I can't thank MVP enough for taking the time to show me a better way to save with SUPERIOR coverage."

Robert F.

"I am so happy with the service I have received from David! He was able to provide us with awesome home insurance and saved us tons on our auto insurance! Couldn't be more happy with my experience here!"

Jamie F.

"Dave and Josh are as best as they come . 2 guys who know the business and here to make sure you get the best coverage for the best price . I have been working with them for years now and will continue to do so. I highly recommend MVP"

Abdou S.

"My father has been with this agency for a few years and has been telling me what great rates he gets. I'm not a penny pincher so I put off calling(calling to save \$20-30 a month isn't worth the hassle for me). So finally I called.....my premium went from \$229/102. Auto/home per month to \$139/53 for a savings of 1700ish a year for the same coverage. Wish I would have Called sooner!!"

Ben T.

"They are knowledgeable and quickly found the right policy for me. They lowered my rate too, so that's a definite plus."

Yue C.

Americans will spend **\$20 BILLION** this year on Valentine's

Flowers and Candy are nice...But protecting your sweetheart from financial hardship, with life insurance is even better.



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.

Check out more reviews at: www.mvpins.com





INSURANCE HIGHLIGHTS



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!)*



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:

Marc Huber

it was: **BLAKE LIVELY**

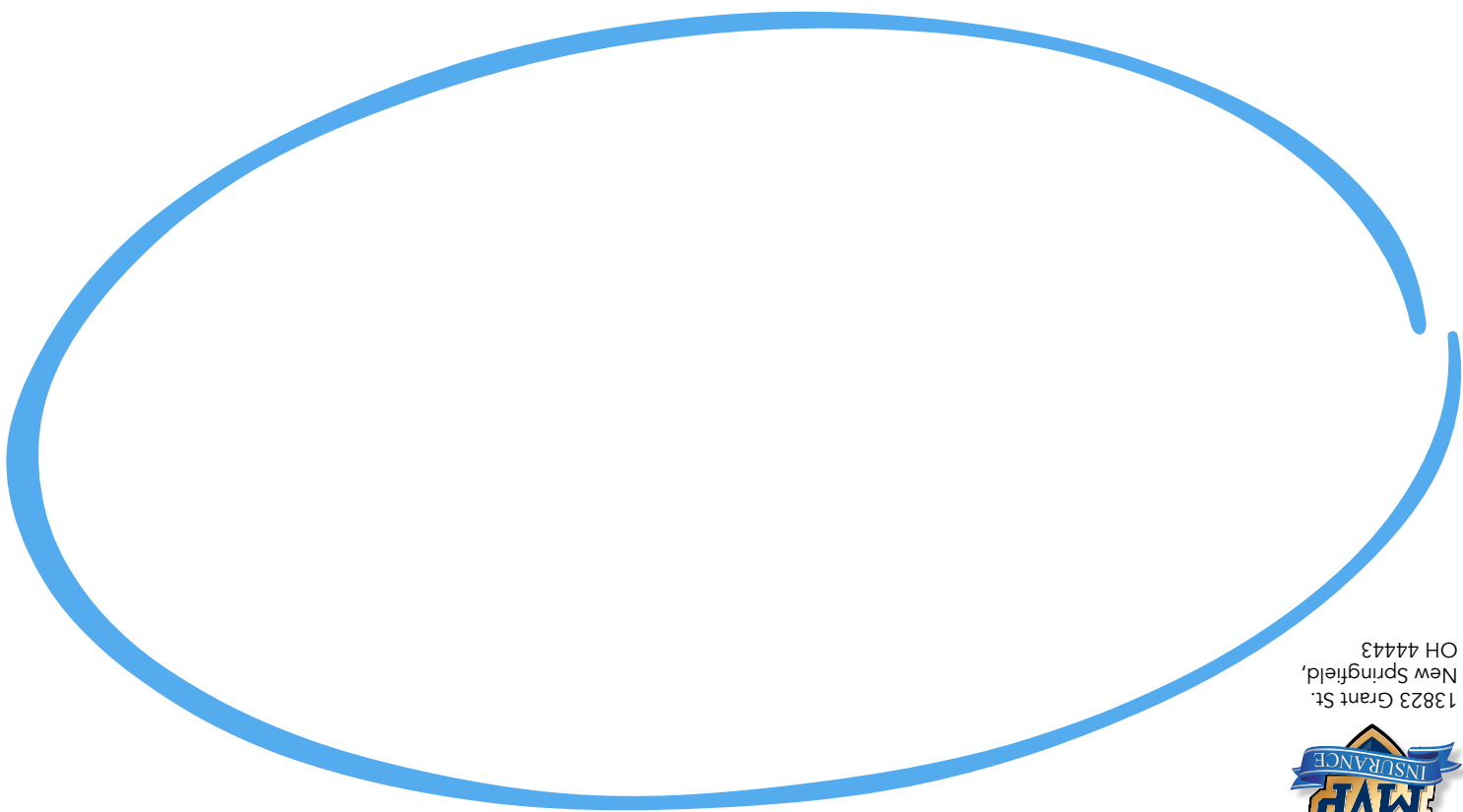
No purchase necessary. Contest open to everyone.



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.



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