



# INSURANCE HIGHLIGHTS

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A Monthly Newsletter  
For Friends and Clients



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## 5 SURPRISING CAR INSURANCE SAVINGS OPPORTUNITIES

There are many ways to save money on auto insurance and being a smart driver means knowing what discount options are available to you. You may find a wide range of savings opportunities to help reduce your premium.

Nothing is more important than being a safe driver...but here are five areas that can help reduce costs even more.

### #1: Don't text and drive.

Consumer Reports found that insurers are raising rates for drivers who text and drive. If you receive a citation for this, you can expect your rates to jump. The organization found drivers saw a 16 percent increase in their rates when they had a citation. Any type of distracted driving citation could raise your rates.

### #2: Driving less can cut your costs.

You know driving less and walking or biking more is good for the environment. It can help you save money, too. If you do not drive your vehicle often, let your car insurance company know. They will likely ask you for your approximate yearly mileage.

### #3: Be picky about discounts offered for technology.

Let your insurer know about the technology your vehicle offers. This includes things like collision preparation systems, IoT connectivity, and features like driver alertness monitoring. Connected vehicles may also be able to allow their insurer to track their driving. In doing so, they could see a cost savings for reduced driving.

### #4: Get a new policy when you are an older teen.

Here's a surprising way to save on auto insurance for your teen. As your teen reaches 18 and 19 years old, have the teen request a new quote from a new insurer. Doing so could help them save. Also, note that girls tend to qualify for lower rates sooner than boys.

### #5: Going green could cost you green.

Electric vehicles are still very expensive. If you have a hybrid vehicle, you will often pay more for insurance compared to the same model in standard design. This may change in the future. However, you may want to consider this before you buy a new electric car.

**Talk to MVP to find out which discounts can help you save.**

### What's inside:

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## GUESS THE CELEBRITY?

Send your answer to [service@mvpins.com](mailto: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, we did not have a correct winner last month!**

**It was...Christina Ricci**

No purchase necessary. Contest open to everyone.



It may not seem like it now...but Spring will be here before we know it! As winter ends, water from melting snow and ice leaves your home susceptible to damage. Protect your home ahead of time to minimize your risk.

### 1. Clear snow from your home's foundation.

Shovel snow away from your home, including stairwells, window wells, downspouts and doors to help prevent water from seeping in through cracks.

**2. Maintain your roof and gutters.** Any heavy snow that has accumulated on your roof should be cleared away to avoid water damage. Keep your gutters clear of debris to avoid ice dams—melted snow that refreezes at night, causing gutter clogs.

**3. Ensure proper drainage.** Make sure your downspout drains away from your home, and keep any street storm sewer drains clear of snow to prevent buildup and freezing.

**4 Check your sump pump.** Test to see that your sump pump is in good working order in case your home experiences flooding. If you notice any small leaks, take care of them before they become a bigger hazard.

# Reducing Your Stress During Heart Month



**According to the American Heart Association, heart disease is the #1 leading cause of death in the country. In fact...**

Heart disease affects approximately **121 million** American adults.



Due to the prevalence of the disease, February is recognized as Heart Month to raise awareness about heart disease and prevention. To celebrate, you can focus on dialling down your stress level.

## Stress and Heart Health

While there are risk factors that contribute to heart disease that you can't control, there are many things you can do to maintain your heart health. One of those things is to reduce your stress. Having too much stress for too long is bad for your heart.

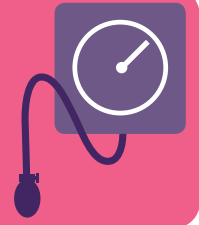


## BUYING USED VEHICLES

While buying a used vehicle will save you money in purchase price and help you avoid depreciation costs, it is important to do your research before you purchase one. To avoid purchasing a car with hidden problems, consider the following buying precautions:

- Excessive wear and tear in the interior, regardless of what the odometer says.

**Chronic stress may lead to high blood pressure, which can increase your risk for heart attack and stroke.**



Some people may handle their stress with poor health behaviours—such as smoking, eating unhealthy foods and drinking alcohol. Such behaviours can put you at an increased risk for heart disease and stroke.

## Take Charge of Your Stress

Managing stress is good for your health and well-being. Taking steps to reduce your stress will improve your overall health. Try these tips:

- Simplify your schedule. If you're feeling rushed or too busy, prioritize essential items on your calendar and to-do lists.
- Practise relaxation techniques. Try listening to relaxing music to help you calm down or look into stress management or relaxation classes.
- Get enough sleep. Adults should strive for seven to nine hours of quality sleep each night.
- Exercise regularly. Movement can get your blood and endorphins flowing, relieving stress, tension, anxiety and depression.
- Maintain social connections. It's important to make time for friends and family and talk with people you trust.

*If the stresses in your life become more than you can bear or manage with these techniques, consider seeking professional assistance.*

- Damp, musty odours are indications of leaks in the windshield, weather stripping or heater core.
- Cars that ride lower in the front as compared to the back indicate worn springs.
- Vehicles that bounce when pushed on indicate worn shocks and struts.
- Tires with worn outer edges from the front end represent the need for an alignment.
- Clanking noises when the vehicle is in gear point towards a problem with the drive shaft universal joints.
- Repainted body panels.
- Motor oil that is not full indicates that the engine may be leaking or burning oil.
- Knocking and ticking sounds that increase as the engine speed increases represent major problems and costly repairs.
- Transmission fluid that is black or brown may indicate internal damage.
- Banging, grinding or squeaking noises could indicate a damaged or broken transmission mount.

**Once you have found your perfect vehicle, give us a call to find the perfect insurance coverage to protect you and your family.**



# NEW 2023 REFERRAL PROGRAM



**\$10 GIFT CARD FOR YOU**

**\$10 DONATION TO CHARITY**

Each time you refer a friend or family member to MVP Insurance, we'll send you a \$10 Gift Card to either Giant Eagle or Amazon, your choice. **AND ALSO**, MVP will donate \$10 per referral to a local charity at the end of the year.

**Refer 100 friends to us and YOU get \$1,000 in Gift Cards and Local Charity will get \$1,000.**

# THANK YOU

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

## 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](http://www.mvpins.com)



## So Romantic

What better way to say "I love you" than by giving the gift of life insurance to your loved ones? It shows you care. It shows you can commit. It shows you can think long-term. (maybe include a bouquet of roses with the printout of the policy...or you may be using that life insurance sooner than you thought!!!)

### 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.



## LOVE + INSURANCE

Love is in the air and as you and your partner decide to take the next step... maybe to move in together or get married... your insurance needs may also change.

### Life insurance policies for couples

When you were single, you likely didn't have anyone counting on you for financial support. That may have changed now. If you and your significant other count on each other's income to support your lifestyle, you both need life insurance that will keep the other financially afloat if something happens.

Your employer might offer supplemental life insurance as an employee benefit. But the amount of coverage you get through a group insurance plan might not be enough. Also, you likely can't keep that coverage if you leave the job. That's why you should think about an individual life insurance policy.

### Home and tenant's insurance for 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.

### Health and dental insurance for couples

If you have health or dental insurance through your workplace, check to see if you can add your partner to your plan. This will save you from spending money on insurance you may not need.

*It is always exciting to take the next step in a relationship... and MVP is committed to be with you both every step of the way.*

## Valentine's Day with Your Pet

Between all the paper hearts, bouquets of roses, and boxes of chocolate, don't forget about the furry family member that loves you unconditionally. Your pet is your biggest supporter and number one fan, and a special Valentine's Day is the perfect way to show you care.

Chocolate is obviously a bad idea and roses would go unappreciated, but there are other ways you and your furry/feathery/scaly friend can mark the holiday.

### 1. Do Something They Love to Do

If your dog's version of the perfect day involves running laps at the dog park, take him! Your cat would leap for joy if you joined in on their playtime, and even birds have favorite games they like to play. Whatever you do, remember it's all about them. Just relax and enjoy spending time with your pet.

### 2. Spoil Them with a Special Treat

You should steer clear of the candy aisle when picking out the perfect V-day treat for your furry friend, but don't think your options are limited. Pet bakeries are popping up all across the country, or you can even whip up your own batch of pupcakes, muffins, or biscuits.

### 3. Let Them Pick out a New Toy

Kids love going to the toy store and picking out what they want, and your pet is no different. Stores like Petsmart have an open door policy for leashed pets, and dogs and cats are always allowed to peruse the shelves.

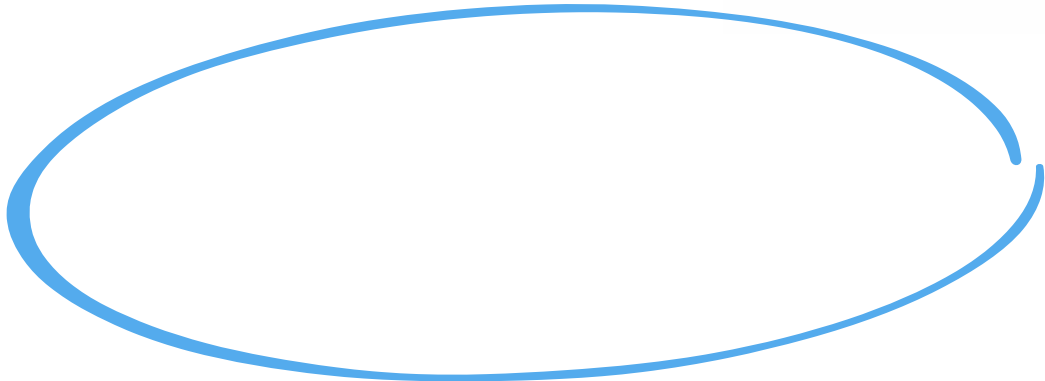
### 4. Arrange a Play Date

Valentine's Day may be all about the love you share for each other, but the more the merrier. If your pet enjoys playing with others, invite his friends over for a good time.

### 5. Have a Professional Photo Shoot

Your phone's photo gallery is already full of adorable pictures of your pets, but professional pet portraits are priceless keepsakes. Make it a big deal by taking them to be groomed and pampered beforehand, and don't be afraid to get in front of the camera yourself.

*Get creative and remember the most important thing is to let them know they're loved and appreciated.*



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