



INSURANCE HIGHLIGHTS

MARCH 2022



VEGETATION AND YOUR HOME

Trees, bushes, shrubs and other vegetation can add character to the outside of a building and even offer protection against the elements. However, if left unattended, vegetation can also cause severe damage.

• **Trees and bushes**—Damage can occur if trees and bushes grow too close to a building. Since trees and bushes are combustible, having them too close to a structure may be a fire hazard. Unmaintained overgrowth of various parts of trees and bushes also creates a variety of issues:

- Wind, snow and ice accumulation can cause branches to come into contact with walls and roofs, leading to exterior damage. Older, dead or otherwise damaged tree branches can fall onto the roof or passersby below. Leaf and broken branch buildup can also lead to clogged gutters, potentially resulting in ice dams or water penetration into the building.
- Branches can grow into a building, causing long-term damage to the siding and knocking shingles off the roofing.
- Roots—Root systems can infiltrate cracks in the walls, foundations, sidewalks and below-ground drains. Extensive root systems can extend beneath a building, causing foundation uplift. Roots can also leech water from beneath the foundation, resulting in the structure settling and sinking unevenly in the soil.

• **Pests**—Uncontrolled vegetation may harbour more pests, resulting in insects and rodents gaining access to the building.

Prevention

- Always keep trees and bushes well trimmed and remove, or relocate, any that are causing a problem.
- Ensure gutters are cleared of all debris.
- Clear out dead vegetation and leaves from around the perimeter of your home to prevent moisture retention and attracting bugs and mice.

A Monthly Newsletter
For Friends and Clients



Joshua Medure
Agency Partner



David Varrati
Agency Partner



Terry Dobson
Agency Partner

What's inside:

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





PET OF THE MONTH:

MILO

sent in by

Lyddy Jones

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.



Fill in the Gaps

An average policy will cover the basics, but you may need to add extra coverage to meet your unique needs. For instance, you may have items like electronics or a nice piece of jewelry that would be financially difficult to replace, even with the assistance of your average renters or homeowners policy. For your peace of mind, you may want to add additional coverage for these items.



ICE DAMS... COMING TO A HOME NEAR YOU!

They're quiet, destructive and often expensive. They show up after extensive freeze/thaw weather cycles and they can cause a lot of problems in your home.

5 Things to watch for:

Icicles on your roof

This is one of the 1st signs that you have an ice dam. Icicles building up indicate that your gutters are full and the melting water has nowhere to go.

Dark-coloured icicles

The colour is usually caused by dirt from inside your house and means you probably have an ice dam. Discoloured icicles are caused by water coming into your attic, picking up dirt and taking it back outside.

New water-stains on your ceilings

If you see stains on your ceiling during the winter, you probably have an ice dam. Water stains can appear on every floor of your home. It can also run down the inside of your walls and pour into your basement. This is a pretty good indication of a dam.

Melted snow on your roof

Take a look at your roof and those of your neighbours. Is your melting the same or different? Are there places on the roof where the snow has melted more than others? More at the top or more at the bottom? If you have different types of melting, you might have ice damming.

Dams

Lastly, are there hills or mounds of ice running along the bottom edge of your roof? That's a good sign that you have ice damming.

4 Tips to prevent ice damming:

Keep the snow load down

You should always keep the snow load on your roof to a minimum. Use a roof rake or hire a professional to clear away excess snow.

Clear your gutters and downspouts

Melting snow and icy water need somewhere to go. Clean leaves out of your downspouts and gutters in the fall and then dispose of ice, snow and gunk regularly throughout the winter. .

Keep the air moving in your attic

Your attic needs good insulation and ventilation. Without it, the heat inside your home will leak into the attic and cause the snow on the roof to melt.

Make sure fans and venting are well sealed

Many homes have exhaust fans, air ducts, chimneys, attic hatches and pipes - they're designed to move air flow properly but if they aren't sealed well, extra air can escape around them. We recommend getting into your attic and checking the seals. Good seals will also save you money by keeping your house warmer and preventing your furnace from working as hard to heat it.



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 this month.

**David Regan
Brittany Walsh
Vivian Clark**

**Mark Calvaruso
Brian Havlin
Stephanie Spada**

Also for all your Wonderful Reviews

"As a new home buyer, David walked us through the process and options in a very understandable way. He was able to provide insurance for better coverage at a lower rate than a company I've been loyal to for 10 years! When we bundled our auto insurance I could not believe the difference of a savings of almost 100 dollars per month on that alone! Plus better coverage! David isn't pushy and was easy to contact. I'm so glad we took the time to compare our options!"

Lynn S

"Everyone at MVP insurance is always so helpful. Wonderful team to work with. They go above and beyond what I expect, and I am always satisfied when I get done communicating with them. And, they get results fast! Thank you MVP for being there for us."

Janet M.

Check out more reviews at: www.mvpins.com

Don't leave the well-being of your family to LUCK.

Life insurance may be their Pot of Gold at the end of the rainbow.



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



DRIVING SAFELY IN HEAVY TRAFFIC

Navigating your vehicle in heavy traffic is stressful – and dangerous. To avoid a collision, follow these simple tips for safer driving in heavy traffic.

Relax. You will eventually reach your destination, and being a few minutes late is better than being involved in a collision!

Drive Defensively. Other drivers may drive aggressively, weaving in and out of traffic to try to save a few minutes. Keep your eyes on the surrounding vehicles and drop back if another individual is driving aggressively.

Keep a Distance. Follow the three-second rule and maintain a space between your vehicle and the one ahead. This offers you a safe stopping distance, as well as the ability to change lanes when needed.

Avoid Distractions. Distracted driving is one of the most common causes of vehicle accidents. Avoid any cell phone use while driving. Cell phone conversations and texting are among the primary causes of distracted driving accidents.

Use Your Signals. If you are changing lanes, signal. Other drivers may not signal and suddenly change lanes, so ensure you shoulder check before moving into another lane.

Use your Mirrors. Stay alert and watch the surrounding traffic behind and beside you. If another driver is tailgating, move into another lane as soon as you can safely.

Brake Carefully. If traffic slows, use your brakes carefully if another driver is close behind your vehicle. Touch your brakes to activate your brake lights, and then slow to help avoid a rear-end collision.

Pay Attention when Merging. When merging into a moving line of traffic, watch for drivers who may try to close the gap before you enter the lane.

Plan Your Drive. Before you drive, check a driving mobile app for congested areas, and choose an alternate route when possible.

Avoid Driving Tired. If you lack sleep, you are at a higher risk of being in an accident. Do your best to get enough sleep before driving.

Plan Ahead for Added Time. If you know you will be stuck in heavy traffic, leave early enough to make it to your destination on time.

Report Aggressive Driving. If you see a driver that is endangering others, call the police.

No matter how safe a driver you are or how much you plan ahead, accidents may still happen! Be sure you are fully insured, call us today to review your auto insurance needs.



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:

Michelle Preskar

it was: **Elle Fanning**

No purchase necessary. Contest open to everyone.

13823 Grant St.
New Springfield,
OH 44443

