



INSURANCE HIGHLIGHTS

MAY 2022

SPRING CLEANING THE CABIN



It's time to open the cottage or cabin...and the dreaded Spring clean-up. But there's no reason it has to be all scrubbing and no hot-tubbing.

Here is a short to do list:

Inspect your deck boards

Bare feet on a splintered deck are no fun. Look for worn or splintered boards, and if you're planning to reseal your wood, be sure to replace the splintered boards first.

Clean your deck or patio

Mix all of the eating, drinking and cooking that happens on a cottage deck with constant exposure to the elements, and you've got a recipe for moss, mold, mildew, and dirt build-up. Clean it with a ready-to-spray bleach-free cleaner like Scotts Plus OxiClean Outdoor Cleaner, which is biodegradable and phosphate-free, so it won't harm your cottage flora.

Clean your outdoor furniture

No one wants to sit on filthy, moldy outdoor furniture. Give them a good wash with an environmentally safe cleaner.

Clean your cottage exterior

From cobwebs to bird droppings. To remove built-up dirt and stains from mildew, and mold, pair your garden hose with a ready-to-spray outdoor cleaner, and spray from top to bottom to make sure runoff doesn't resoil areas you've already cleaned.

Clean your cottage windows

Have you ever seen a professional window cleaner use the blue stuff and a wadded handful of paper towels? Probably not, because that too-common technique just pushes dirt to the edges of your windows, where it can build up and hasten rotting. To clean like a pro, use warm water, a bit of dishwashing detergent, a rag, and

a window scrubber. Use the rag to wipe down window frames, and then use the scrubber to clean the panes, finishing with a rubber squeegee. Be sure to wipe off the squeegee after every pass, and give the window a final wipe with a microfibre cloth when you're finished.

Inspect your gutters and roof

Remove any debris that may have collected in your gutters over the winter and ensure that your [downspouts] aren't clogged. High winds and ice buildup can damage your shingles. Look for damaged flashings, asphalt grains in your gutters, and other signs of warping or rotting.

Clear fallen branches

Heavy snow takes a toll on trees, and for your first weekend back at the cottage, you can expect to find fallen branches everywhere. The good news is that you've got plenty of firewood for your first batch of s'mores!

Remove covers from shrubs and trees

Once you're sure that Jack Frost is gone for good (or at least until next October), you're free to remove any protective coverings you may have wrapped around smaller shrubs and trees you planted.

Clean in and around your fire pit and or barbecue

Scoop out and dispose of excess ash, clean your BBQ with a hose, some soapy water, and elbow grease, then check the gas hose for cracks. Cut any vegetation that has grown up around or over the firepit so it is not a fire hazard.

That's a great start...now there is the inside to deal with! But first, grab a drink, fire up your barbecue, and enjoy your outdoor space. You've earned it.

A Monthly Newsletter For Friends and Clients



Joshua Medure
Agency Partner



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





PET OF THE MONTH:

JETT

sent in by

Aria Mushens

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.



Protect Your pet from fleas and ticks...

Though you may have taken the winter off from flea and tick prevention, it's time to start up again before spending extended periods of time in the park or any wooded areas. These pesky pests can be a nightmare to get rid of and can carry diseases that could prove fatal to your pet. Protect your pet with a flea and tick products and have a safe and enjoyable Spring.



DROWSY DRIVING: IS IT REALLY SO BAD?

Slow reaction times. Drifting from lane to lane. Traveling at inappropriate speeds.

No, we're not talking about drunk driving. We're actually talking about drowsy driving.

- In 2017, the National Highway Traffic Safety Administration (NHTSA) gauged that drowsy drivers caused 91,000 reported crashes in North America.
- In 2019, drowsy driving caused 697 deaths.
- Between property damage, hospital admissions and more, the Sleep Foundation reports that the overall cost of drowsy driving could be \$12.5 billion each year.

When And Where Are Drowsy-Driving Accidents More Likely to Occur?

Three factors are more likely to be related to drowsy-driving crashes:

1. The time of day. Drowsy-driving crashes happen most frequently between midnight and 6 a.m. or in the late afternoon. That's when our circadian rhythm, which regulates our sleeping pattern, takes a dip.
2. Solo drivers. People driving alone with no passengers are more likely to be involved in drowsy-driving crashes. And affected drivers usually run their vehicles off the road at high speeds without braking.
3. Location, location, location. Drowsy driving crashes often happen on rural roads and highways.

Who's At Risk for Drowsy Driving?

- Commercial drivers, including those who drive tow trucks, tractor trailers and buses
- Shift workers who work either night or long shifts
- Drivers with untreated sleep disorders, like sleep apnea
- People who take certain medications that cause sleepiness or drowsiness

If you feel drowsy while driving...then it's time to pull over.



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.

Also for all your Wonderful Reviews

"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

"Jeannie is such a sweetheart she's very knowledgeable, every question that I've had she's been able to answer and always goes above and beyond. I've been with this insurance group for about 6 years and I'm very satisfied!"

— Kiley W

"Listened to my concerns and gave options and clarity"

— Linda D.

"We love Dave, he's amazing and makes sure my family is taken care of."

— Ashley M.

Check out more reviews at: www.mvpins.com



DID YOU KNOW?

THE AVERAGE SPENT ON...

TAKE-OUT FOOD: \$75/MONTH

LIFE INSURANCE \$30/MONTH

LIFE INSURANCE... CHEAPER THAN YOU THINK.

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



DOES MY BUSINESS NEED AN UMBRELLA POLICY?

As a proud business owner, it's your job to consider the "what-ifs" for your business. Of course, you don't want to think about the worst... but in order to be prepared, it's a necessity. No matter how careful or cautious you and your employees are, accidents do happen – and sometimes they can be serious.

If you experience a catastrophic accident, things can get costly... and fast. That's where a Business Umbrella Policy can help.

Business umbrella liability offers a cushion above and beyond the limits of your commercial general liability, professional liability, business auto liability and employer's liability insurance.

Business umbrella insurance could help you when facing a serious and costly claim, for example:

- One of your drivers causes a very serious accident and a suit is filed against your business.
- A fire starts at your owned location and damages several other buildings in the surrounding area. A suit is filed against your business for the resulting damage.
- Your business gets sued because a customer is injured by a product he or she purchased through your business.
- A competitor claims you made false or malicious statements about their business in public or in an advertisement and decides to take legal action.

A major claim, like those mentioned above, could threaten the very existence of your business. And if a claim is serious enough, it could even have the potential to put your own personal assets — like your home and your retirement account — at risk.

Call us today, to find out more...



GUESS THE CELEBRITY?

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

WIN A \$10 GIFT CARD

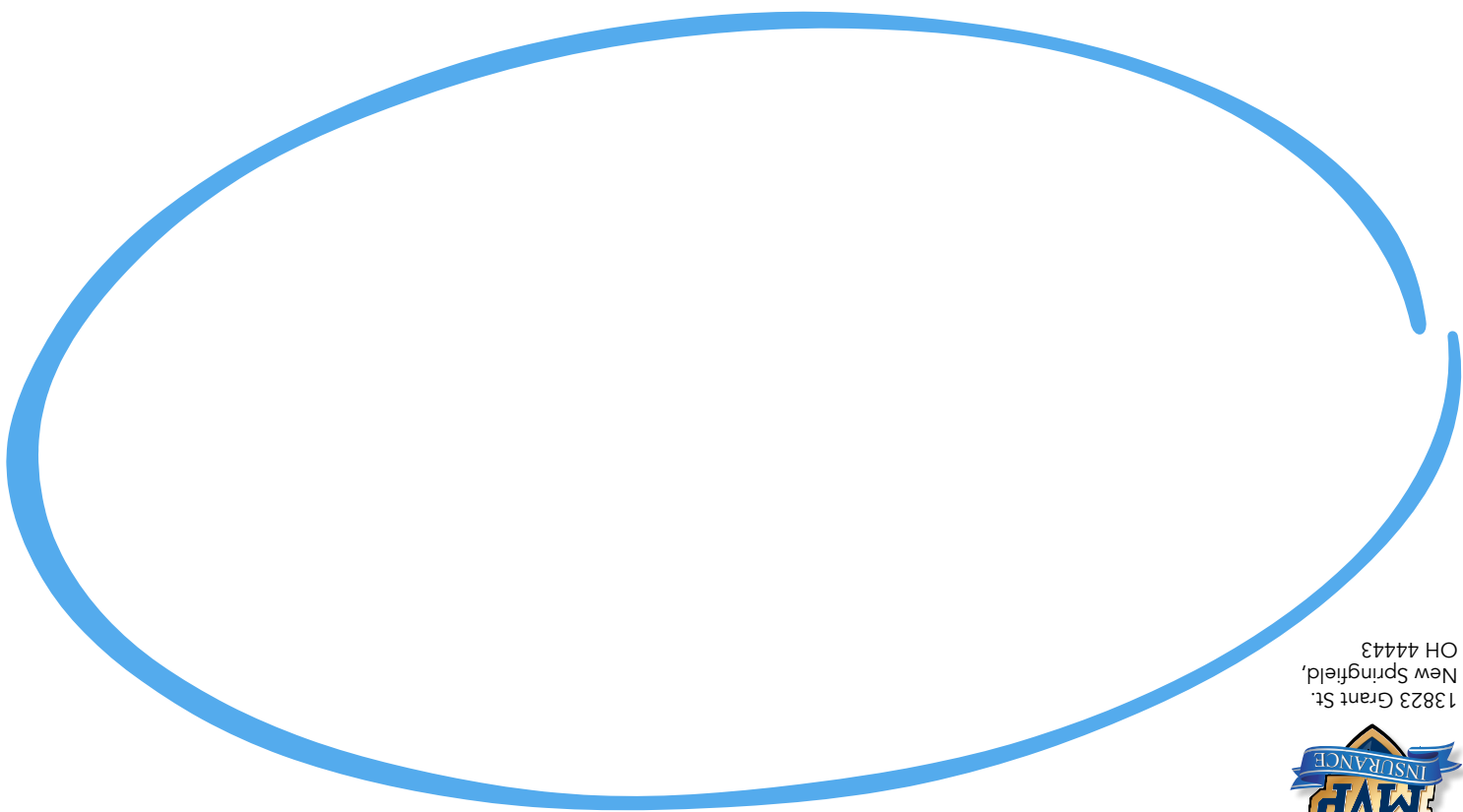
Every correct answer will be entered into a drawing, and we'll select one winner.

Last months winner was:

Barry Trews

It was.. **Dwayne "The Rock" Johnson**

No purchase necessary. Contest open to everyone.



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