



INSURANCE HIGHLIGHTS

NOVEMBER 2022



A Monthly Newsletter For Friends and Clients



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YOUR STRESS-FREE GUIDE TO THANKSGIVING TRAVEL

Thanksgiving is one of the busiest holidays for road trips. Whether you're driving across the State or across the country this holiday season, here's what to know to safely (and sanely) arrive at your destination.

Before the drive

- Get your car in gear. Now is the time to make sure you're on schedule with oil changes, wheel alignments and any other services your car manufacturer recommends. Also, make sure your tires are properly inflated — cooler weather can make the pressure drop more than usual.
- Master the art of not getting lost. Have all your addresses handy, and consider inputting them into your GPS before you set off. If you plan on using Internet-based map services like Google Maps, make sure to save the maps to your device — you never know when you'll enter an area without service.
- Bring backup chargers — and lots of them. Things can quickly go south when devices run out of power. Bring extra chargers — or, even better, invest in a multiple-port car charger.
- Stock your emergency kit. To quote your mom, safety first. Even if you're only traveling to the next town, it's essential to have a fully stocked emergency kit, just in case.

- Don't forget your furry friends! Traveling with Fluffy or Rover? Then make sure you have a safe pet harness and/or pet carrier and a pet kit full of food, bottled water, toys and any necessary medications.

Emergency Road Service: A Travel Essential

Picture this: You get a flat tire... but there's still 200 miles to go before you're home for the holidays. Do you know who to call for help?

A flat tire, lockout or a dead battery is a major hassle anytime, but especially during holiday travel. Fortunately, ERIE offers 24/7 Roadside Assistance that pays for reasonable auto towing and required labor costs at the site of your vehicle breakdown. (Yes... even at 2 a.m. on Black Friday.)

Emergency Road Service* is an optional add-on to your auto insurance policy that's available with the purchase of comprehensive coverage. Better yet? It only costs about \$5 per vehicle per year.

Give us a call to ask about adding it to *YOUR* auto policy.

Happy Thanksgiving and safe travels.

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- **Guess the Celebrity**...p4



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





PET OF THE MONTH:
COOPER
 sent in by
Rob & Terri Price

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.



WHAT TYPE OF FIRE EXTINGUISHER SHOULD YOU USE?

Not all fires are the same, and neither are fire extinguishers. The letters A, B and C on the label refer to the types of fire the extinguisher is capable of putting out.

- Class A** extinguishers are effective on fires in paper, wood, textiles and plastics. (Think "A" for "ash.")
- Class B** extinguishers are effective on liquid fires, like those involving cooking oil, paint, gasoline or kerosene. (Think "B" for "barrel.")
- Class C** extinguishers are effective on electrical fires and live wiring. (Think "C" for "current.")



ONLINE SHOPPING SAFETY TIPS

Cyber Monday has become known as the biggest online shopping day of the year, with companies offering discounts galore to entice customers. However, it's also a day that scammers hope to use to their benefit by trying to lure in victims with offers that sound too good to be true. From fraudulent auction sales and gift cards to phishing and social networking scams, cyber schemes are ever-evolving and, unfortunately, still successful. Stay safe while buying online this Cyber Monday and into the Christmas Shopping period:

- Purchase merchandise only from reputable sellers, and be suspicious of websites that do not provide contact information; also be wary if the seller only accepts wire transfers or cash.
- Do not respond to or click on links contained within unsolicited (spam) email.
- Be cautious of emails claiming to contain pictures in attached files; the files may contain viruses.

- Only open attachments from known senders. Scan the attachments for viruses if possible.
- Sign in directly to the official website for the business identified in the email instead of linking to it from an unsolicited email. If the email appears to be from your bank, credit card issuer or other company you deal with frequently, your statements or official correspondence from the business will provide the proper contact information.
- Contact the actual business that supposedly sent the email to verify that the email is genuine.
- If you are encouraged to act quickly or there is an emergency that requires your attention, it may be a scam. Fraudsters create a sense of urgency to get you to act quickly.
- **REMEMBER—if it looks too good to be true...it probably is.**



YOUR CAR AND WINTER

Cold temperatures make it difficult for engines to work properly, snow limits tire traction and salt causes rust and gravel pits on the exterior paint. This is why it is a good idea to protect your car during cold months by winterizing your vehicle before the beginning of the season.

- **Place snow tires on your vehicle** - Snow tires will increase traction and reduce your chances of slipping on slick surfaces.
- **Check your tire pressure** - Cold cause tire air pressure to drop.
- **Check your car battery** - Extreme temperatures can cause your vehicle's battery to operate at

- less than 50 per cent. If your battery is over three years old, have it tested.
- **Check the antifreeze mixture** - The ideal mixture of antifreeze and water in your radiator is 50:50.
- **Check your four-wheel drive system for malfunctions** - Check that your system engages and disengages properly and does not make any unusual noises when you start it.
- **Change the oil in your engine and check the viscosity grade** - To reduce the risk of problems with your engine oil, place thinner oil in your engine before the cold weather season.
- **Check Fluids and Hoses** - Have belts, hoses, wipers inspected and refill wiper fluid
- **Have an Emergency kit** - in your car.

Safety First
 The winter may be hard on you: Dry skin, brittle hair and an increased risk of colds and the flu. It is also hard on your vehicle. Take the necessary steps to protect your car to ensure that it will last the entire season long!

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
Mark Chuey
Brian Havlin
Francesca Ferrara

Mark Calvaruso
Gail Grimm
Diana Nelle
Brian Hartwig

Also for all your Wonderful Reviews

"David was professional, thorough and very knowledgeable. He had some great advice. Will look forward to continue doing business with him."
— Carla R.

"The whole MVP team was always on top of things, very responsive, gave great recommendations, and walked us fully through the entire process. We highly recommend using them!"
— Stephen N.

"Everyone was extremely professional and helpful throughout the quoting process. As a bonus, they helped save me a ton of money! Thank you!"
— Roxanne F.

Check out more reviews at: www.mvpins.com



What do you mean that MY Comprehensive Life Insurance does NOT cover the Thanksgiving Holiday period!!!!

LIFE INSURANCE...
BE SURE YOU ARE FULLY COVERED!

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



WORKING IN THE COLD!

To prevent injuries and illness as a result of winter weather, it's important for employees to learn about the causes, symptoms and safety considerations to take so they are prepared to handle winter's worst.

Causes of Cold Weather Injuries

- Factors such as low temperatures, wind speed and wetness contribute to cold-induced injuries and illness.
- Exposed skin freezes in one minute at -20° F when the wind speed is five miles per hour, and will freeze at 50° F if the wind speed is 19 miles/h.
 - When skin or clothing is wet, injury or illness can occur in temperatures above freezing (32° F).
 - When the body is unable to warm itself, hypothermia and frostbite can set in, resulting in permanent tissue damage and even death.

Signs of Injury and Illness

If an employee has any of the following symptoms, they should get indoors and alert their supervisor or call for medical attention if the symptoms do not subside:

- Uncontrollable shivering
- Slurred speech
- Clumsy movements
- Fatigue
- Confused behaviour
- White or greyish-yellow area(s) of the skin
- Skin that feels "waxy"
- Numbness

It's important to note that many people suffering from frostbite do not notice because the tissue is numb.

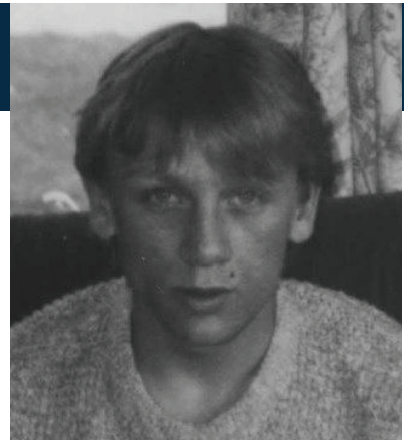
Safety Considerations

To reduce the risk of cold-induced injuries for employees, share these tips with them:

- Layer clothing to keep warm enough to be safe, but cool enough to avoid perspiring excessively.

It should also contain the following:

- **Inner layer** – a synthetic weave to keep perspiration away from the body
- **Middle layer** – wool or synthetic fabric to absorb sweat and retain body heat.
- **Outer layer** – material designed to stop the wind and allow ventilation, such as GORE-TEX®.
- Wear a hat. Almost 40 per cent of your body heat escapes from your head. If you wear a hard hat, add a winter liner that covers your neck.
- Place heat packets in gloves, vests, boots and hats to add heat to the body.
- Watch out for the effects of cold temperatures on common body functions, such as:
 - Reduced dexterity and hand usage
 - Cold tool handles reducing your grip force
 - The skin's reduced ability to feel pain in cold temperatures
 - Reduced muscle power and faster exhaustion.



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 month's winner was:

MIA MROZEK

It was, of course...**Taylor Swift**

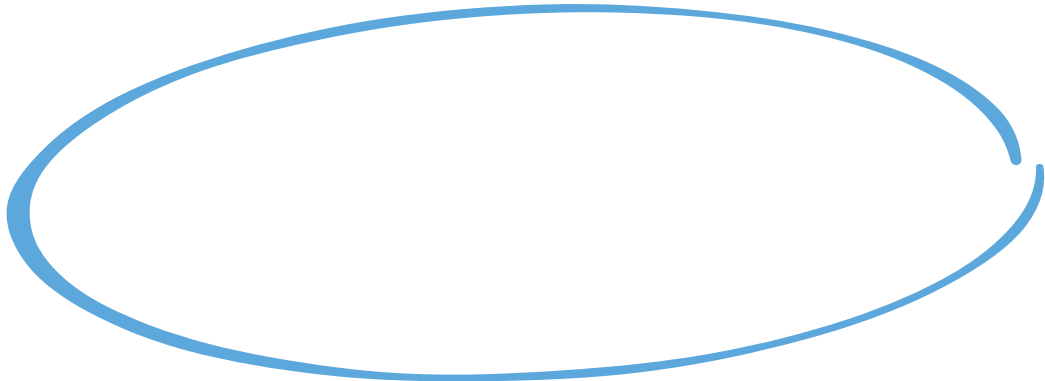
No purchase necessary. Contest open to everyone.



PREVENTING A FIRE THIS THANKSGIVING!

According to the National Fire Protection Association (NFPA), Thanksgiving is the leading day of the year for home fires involving cooking equipment. Moreover, cooking is the leading cause of reported home fires year-round, accounting for nearly half of all US home fires (48 percent) and reported home fire injuries (45 percent), as well as one-fifth (21 percent) of home fire deaths. These stats are a good reminder to use caution when preparing your Thanksgiving Day feast.

HAPPY THANKSGIVING FROM ALL OF US AT MVP INSURANCE



13823 Grant St.
New Springfield,
OH 44443

