



INSURANCE HIGHLIGHTS

OCTOBER 2022



WINTER IS COMING!!! 5 OUTDOOR PROJECTS TO DO THIS MONTH

Whether we like it or not...Winter is just around the corner. Before we are knee deep in snow, here are 5 simple things to do around the exterior of your home, this month, to prevent accidents and possible costly insurance claims.

1. Repair Loose Roofing Shingles

If you suspect your roof has loose, damaged, or missing shingles, have a licensed roofing contractor do an inspection and make repairs before the first snow. A single cubic foot of snow or ice can weigh 20 to 25 pounds. That pressure can cause loose shingles to shift further, allowing water or moisture to permeate your roof and leak into your home.

2. Secure Outdoor Water Sources

Drain and store any garden hoses or sprinklers before the first frost to eliminate the chance that they'll freeze and burst. For hose bibs, shut off the water-supply valve inside your house or basement that feeds the line, then open the outdoor spigot (any water trapped inside will drain out). If you simply shut off the spigot itself, trapped water can freeze and cause a burst pipe inside.

3. Repair patios and pavers.

A loose patio stone or paving stone will only get worse over the winter as the natural freeze and thaw cycle of the soil hoists it farther out of place in a process called frost heave. Have loose stones reset by a mason or handyman in the fall.

4. Look for Ailing Tree Limbs

A dead branch covered in snow can easily snap, endangering people below and potentially causing thousands of dollars worth of damage if it strikes a roof, a porch, or siding. Before the first snow, have a reputable tree service, landscape contractor, or arborist remove any dead or ailing limbs.

5. Mark Garden Beds, Paths, and Driveways

After a heavy snowfall, it can be tough to see where driveways, flower beds, or walkways end and your lawn begins. Use fiberglass snow poles or driveway markers every several feet to line the edges of these areas. That helps provide a clear path whether you're blowing or shoveling snow yourself or you hire a professional plow driver.

A Monthly Newsletter
For Friends and Clients



Joshua Medure
Agency Partner



David Varrati
Agency Partner



Terry Dobson
Agency Partner

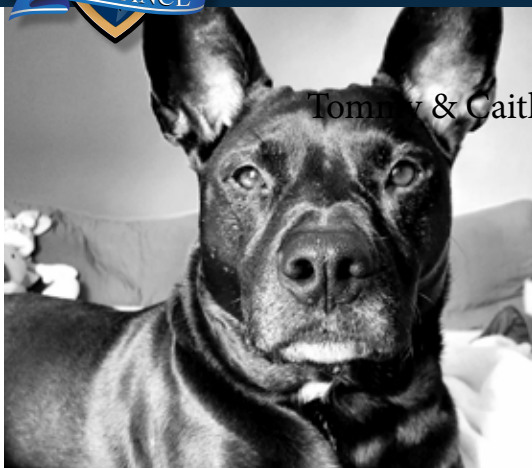
What's inside:

- Pet's Corner...p2
- Halloween...p2
- Referral Program...p3
- Guess the Celebrity...p4



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





Tommy & Caitlin

PET OF THE MONTH:

DUNCAN

sent in by

Tommy & Caitlin

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.

OCTOBER HEALTH TIP



Take on a new mental challenge. Research shows that participating in challenging mental activities that would generally be outside our comfort zone are great for our brains. Try something that you don't normally do — read, do a crossword puzzle, learn a new language, or volunteer. The possibilities are endless.



HALLOWEEN

The night is quickly approaching when the streets will be filled with ghosts and goblins, not to mention princesses and fairies. As always, there are a few important Halloween safety guidelines that should be observed to ensure the night runs smoothly.

Around the House

Many people enjoy transforming their homes into eerie scenes. Be sure to keep the path leading up to your door free of obstacles for the little ones, especially those with masks who might have trouble seeing in dim light.

Keep pets indoors on Halloween to protect them from hazards and preventing them from being aggressive to visitors.

Before you light those candles in your pumpkin, consider using inexpensive safety glow sticks. Nothing says spooky like a glowing green jack-o-lantern!

Costumes

It is important that when helping a child pick out a costume, safety should be the main concern.

- Accessorize with a flashlight!
- Wear a costume that is properly fitted to reduce the chance of tripping on it.
- Wear a light-coloured or bright costume, reflective tape or arm bands to heighten visibility.
- Select a costume that is constructed from flame-retardant materials.
- Make sure your vision is not restricted. Consider completing your costume with make-up rather than masks. Masks may require that the eye-holes be cut larger for the sake of good peripheral vision.
- Shoes should fit properly even if they do not go well with a costume.
- If a child's costume requires the use of props, such as a flexible-plastic sword, make sure the sharp tip is cut or filed round.
- Glow sticks are also an excellent method to increase a child's visibility. You might want to consider creating a fun necklace with string to ensure they will want to wear as part of their costumes.

Before the kids hit the streets, it is important that parents be aware of the route that their children plan to follow. If you are unable to take them out yourself, consider asking another parent, an older sibling or babysitter to do the honours for you. Ensuring your child is wearing a watch also allows you to establish an agreed upon curfew.

Teach your children to recognize the places along his/her route where they can obtain help: Police Station, Fire Station or any other well indicated public place.

Although tampering of loot is rare, remind children that they must have their candy inspected by their parents or guardian prior to eating them.

Above all, have a safe and ghoulishly good Halloween!

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.

Mark Calvaruso
Brian Havlin
Jerry Latronica
Stephanie Spada

Sierra Zirillo
Ryan Sexton
Brian Hartwig
Gail Grimm

Also for all your Wonderful Reviews

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

— Yue C.

"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. 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.

"Awesome! The Best!"

— Rachel F.

Check out more reviews at: www.mvpins.com



If I let myself get bitten by a vampire so I become immortal and only a wooden stake can kill me... THEN, can I get a better rate on my life insurance?

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

PET FIRE SAFETY

When it comes to fire safety, there's no such thing as being too careful. If you share your home with a furry friend or two, pet safety should be a priority when you're planning for a potential emergency.

- 1. Prevent fires before they start.** Pets contribute to the start of approximately 700 home fires each year.
- 2. Buy a pet-rescue alert sticker.** Stickers are easy to find — most online pet product stores sell them
- 3. Smoke detectors save lives!** But only if they are working. Your pet will thank you for it.
- 4. Know where to find your furry BFF.** A moment's notice may be all you have in an emergency, so make sure you're aware of all the places your cutie likes to hide.
- 5. Practice routes of escape.** Make sure you've got an emergency plan — and do a dry run with your pet.
- 6. Have a safe haven in mind.** Make a list of preferred kennels and boarding facilities, or hotels that allow pets.
- 7. Keep your leash and emergency kit near an exit.**
- 8. Make sure your pet is easily identifiable.**



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:

GARY RUSH

It was, of course...**Tom Cruise**

No purchase necessary. Contest open to everyone.

FIREWOOD SAFETY

Just about now is usually the time most of us will start up the fireplace or stove as the evenings are getting chillier. Here are a few firewood tips to remember and to keep you safe.

- Do not burn any construction scraps of treated or painted wood, especially treated wood from decks or landscaping ties. The chemicals used can release dangerous amounts of arsenic and other very toxic compounds into your house.
- If the "seasoned wood" you bought turned out to be pretty green and you elected to try to burn it anyway, be sure to have the chimney checked more often than usual, you may build up creosote very quickly.
- If you have access to a variety of species, learn to manage your woodpile. Save the more dense fuel for the coldest months and use the "lighter" wood for kindling fires and during the spring or fall when you don't need as much heat.
- Many people also have questions about burning artificial logs. Convenience is their strong suit when you want a quick fire without all the muss and fuss of natural firewood. Usually they should be burned only one at a time and only in an open fireplace. Be sure to carefully read the directions on the package.



Using Public WiFi

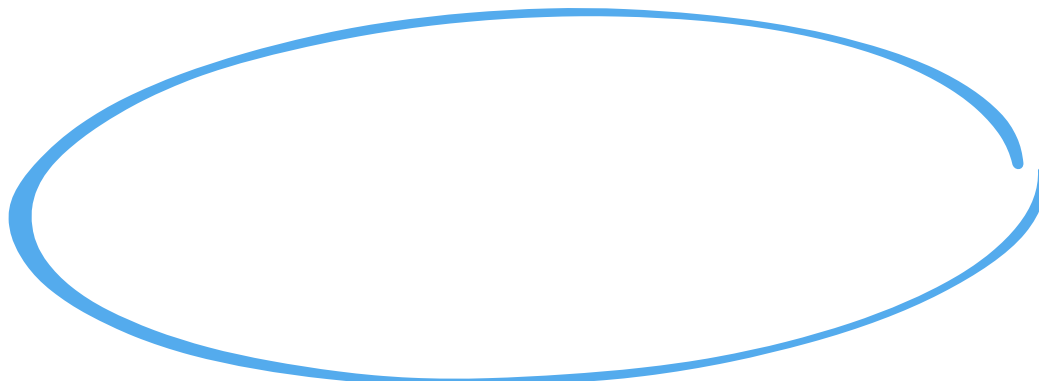
Public Wi-Fi is convenient to use at a coffee shop or in a store, but, unfortunately, cyber criminals can log in to the same network and attempt to gain access to your information.

- Watch out for phony Wi-Fi access points. Always ask the business owner or hotel to verify the network name before you connect to it.
- When you're using free Wi-Fi, it's not a good time to shop online, use social media or access your bank account or email.

Once your identity is stolen, it can be difficult to recover.

OCTOBER IS FIRE SAFETY MONTH

PLEASE TEST AND CHECK THE BATTERIES IN YOUR SMOKE DETECTORS



13823 Grant St.
New Springfield,
OH 44443

