



INSURANCE HIGHLIGHTS

SEPTEMBER 2022



ROAD RAGE

Road rage, which is classified as aggressive or angry behaviour exhibited by motorists, is a prevalent safety concern on roads across the country. In fact, 95 per cent of drivers admit to engaging in aggressive and road rage-like behavior when behind the wheel, according to a recent survey.

What Causes Road Rage?

Road rage is often caused by inconveniences and incidents that occur while driving, usually in a retaliatory fashion. Some common forms of road rage include:

- Yelling • Honking • Tailgating • Cutting off other vehicles on purpose • Initiating confrontation outside of vehicles • Ramming other vehicles intentionally

While most instances don't go further than expletives and hand gestures, road rage can lead to violence. Some of the most common causes of road rage are:

- Heavy traffic—Stalled traffic can cause impatient drivers to get frustrated, allowing minor inconveniences to set them off more easily.
- Anonymity—Some drivers believe they can get away with honking, gesturing or cutting people off because there's a sense of anonymity behind the wheel.
- Distracted driving—Observing distracted driving behaviors—such as swerving and cutting people

off—can be scary and result in anger directed toward irresponsible drivers.

- Impatience—Drivers who are running late or feel their time is more important than others' tend to drive more erratically.

Road Rage Prevention

It's impossible to control the actions of others, but all drivers can control how THEY respond. To prevent road rage, drivers should follow the rules of the road, including maintaining adequate following distances, using turn signals and allowing others to merge. The following measures can help prevent road rage:

- Leave on time. Lateness can lead to unsafe driving. Plan for construction, heavy traffic and other delays to give yourself plenty of time to reach your destination.
- Cool down first. Drivers who are angry—for example, those driving after an argument—should hold off before getting behind the wheel.
- Have empathy. Drivers shouldn't take others' actions personally; they should have patience while sharing the road.

Conclusion

Road rage can happen to anyone and threaten the well-being of those on the road.

A Monthly Newsletter For Friends and Clients



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





PET OF THE MONTH:
BEAN
 sent in by
Skye 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.



Maintaining your Car

Staying on top of routine car maintenance and repairs, especially as the seasons change, keeps your car in road-safe condition and may also help save on gas.

- Check your tire pressures once a month for a couple of months. If the pressures remain steady, you can check them quarterly, as you know the tires are holding air.
- Oil is the lifeblood of your engine. Oil lubricates all the moving parts in your car's engine, so you never want to let it run low.

FALL CHORES



YOU CAN'T AFFORD TO IGNORE.

Early fall is the right time to get your yard and house in order because come winter, small problems can turn into EXPENSIVE NIGHTMARES.

Here are a few outdoor chores that will have an immediate payoff...

Check the Roof

Once the winter freeze-thaw cycle kicks in, a tiny leak in your roof can turn into a crevasse—and a \$10,000-plus repair job. So get out and clean those clogged gutters and dribbling spigots before the weather turns too much colder.

Get Some Leaf Relief

Fallen leaves can kill grass when they're matted down by snow. Leaf piles can also attract rodents. But using leaf bags means work, and waste if they go into a landfill.

What to do: Make use of your lawn mower's mulching mode. Ground-up leaves nourish the soil, which saves you money down the line and you'll save the cost of leaf bags.

Clear Gutters

Gutters stuffed with leaves, pine needles, and other debris can let water spill over the side, pool around your home's foundation, and seep inside. Water that freezes in gutters can force snow and ice into roof shingles, causing damage and leaks.

What to do: Consider a gutter-guard system to keep debris out. Make sure that gutter drains extend 5 feet from the house and that soil slopes away from the foundation 1 inch per foot for 6 feet or more.

Consider hiring a pro to clean gutters in the fall and spring. That might be worth it rather than risking a fall off a ladder if you do the job yourself.

Close Your Hoses

Pipes can burst when water inside expands as it freezes, creating an expensive mess in your home.

What to do: Shut off inside valves that control water flow to hose spigots. Then briefly open the spigots to drain any leftover water in pipes and hoses. Also drain water from supply lines for water sprinklers and pools, and shut off inside valves that control them. And help prevent freezing by insulating pipes in unheated areas.

Save thousands of dollars in plumbing repairs and water damage, especially if pipes burst and cause a flood while you're away.

Plug the Leaks

The swiftest savings come from sealing air leaks in your home's walls, windows, and especially its ductwork.

What to do: Sealing and insulating your home's air ducts are jobs best left to a professional. But you can use a combination of caulk, foam board, expandable sealant, and weather stripping to plug leaks around windows, doors, electrical outlets, and other openings.

Plugging leaks could lower your annual heating and cooling bills easily by \$400.

Fall is also a great time to review your Home Insurance so that you will be ready for anything Winter throws at you!!! Give us a call today.

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 Chuey | Ryan Sexton | Francesca Ferrara |
| Jerry Latronica | Brian Hartwig | Mark Calvaruso |
| Stephanie Spada | Jerry Latronica | Brian Havlin |
| Matthew Majzlik | Rajeev Agarwall | |

Also for all your Wonderful Reviews

"Dave and Josh are as best as they come. 2 guys who know the business and here to make sure you get the best coverage for the best price . I have been working with them for years now and will continue to do so. I highly recommend MVP. "

— Abdou S.

"I am so happy with the service I have received from David! He was able to provide us with awesome home insurance and saved us tons on our auto insurance! Couldn't be more happy with my experience here!"

— Jamie F.

"David is great to work with and met all my personal and business insurance needs!!"

— Sonya C.

Check out more reviews at: www.mvpins.com



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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
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Erie offers a multi-policy discount of up to 5% for anyone that purchases at least 100k in term insurance.





INSURANCE HIGHLIGHTS



ARE YOUR POSSESSIONS SAFE?

STORAGE UNITS.

Nowadays, it is quite common place for people to use self storage units to store all kinds of items...from short term storage while you renovate your home to longer term storage solutions...but how do you know your belonging will be safe?

Choosing a Secure Self-Storage Facility

Your first line of defense is choosing a self-storage facility that is well-maintained and secure.

To safeguard your stored goods and avoid the cost of replacing stolen items, always review the security features at a facility before renting a unit.

Before booking a facility, review all of the listed security features, call the manager if you need any clarification and, if possible, visit the facility in person. Here's what to look for:

- Choose a facility that is well-lit and has functional indoor and outdoor lighting.
- Look for facilities with gated access. Inspect the perimeter to make sure the fence or gate appears secure.
- Observe the number and placement of video surveillance cameras.
- Find out if the facility has a relationship with the local police and how often they surveil the area.

Next Level Security

Video surveillance technology can deter would-be thieves who spot the security cameras. However, the primary function of surveillance is to help managers review what went wrong after a burglary, rather than to stop one from occurring in the first place.

If you're serious about giving your items the highest level of security, we recommend selecting a facility with an access control system and individual door alarms, which are the best tools for preventing burglaries.

Access Control Systems

An access control system requires renters to use individual codes, remotes or security cards to enter the facility. This technology not only gives self-storage managers a record of who's using the facility at all times, but makes it harder for would-be burglars to enter.

Individual Door Alarms

Individual door alarms provide an additional layer of security by immediately alerting self-storage operators if an unauthorized user enters a certain unit. These alarms are particularly effective in protecting against a common type of self-storage theft—an existing customer clearing out another customer's unit.

Taking Safety Into Your Own Hands

Even after you've chosen a storage facility, you still can take steps to make sure your belongings are safe.

Avoid the "Crash and Grab"

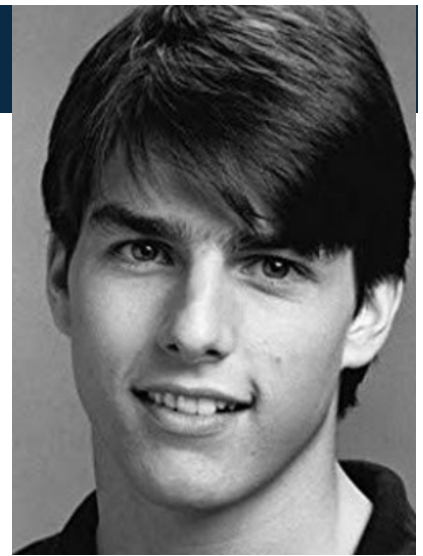
If you have a few high-value items among your stored possessions, place those valuables in the back of your unit. Doing so can protect them from what we refer to as a "crash and grab" theft.

In this type of burglary, thieves break into several units and quickly seize whatever looks like it holds the most value. Because these burglaries often happen so quickly—usually in a matter of minutes—crooks will be less likely to snatch important items if you've made them more difficult to grab.

Choose Your Lock Carefully

Many storage facilities also let you choose your own lock for your unit's door. Take the time to choose a lock that will hold up against bolt cutters. You should avoid buying a lock with a long shackle, which is the loop that passes through or around the object you're locking. Instead, purchase a disc lock or a cylinder lock, both of which are more difficult to cut.

If you are using a Storage unit, Give us a call to be sure you are fully covered if a theft or other disaster should occur.



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:

Mariann Haschenburger

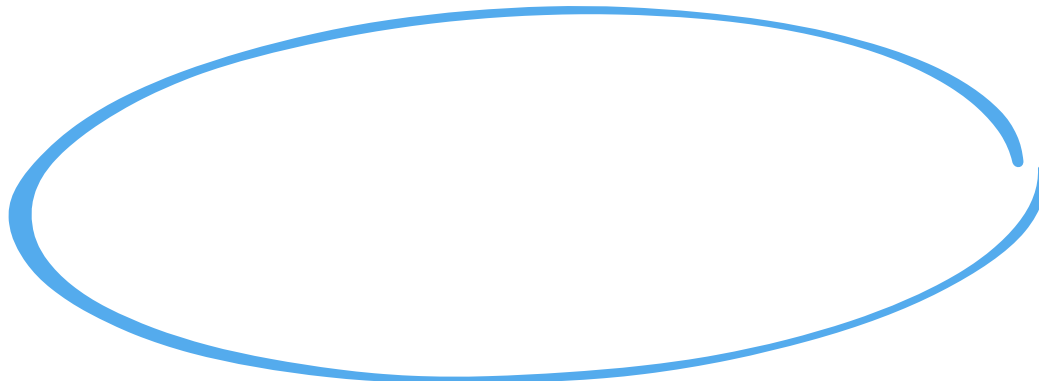
It was, of course...**Jennifer Connelly**

No purchase necessary. Contest open to everyone.



Prevent Mice from Getting Into Your Home...

When the seasons start to change you aren't the only one who likes to hide out in the warm comfort of your home. As part of your fall homeowner checklist, make it a point to check the exterior of your home for possible entry points for small mice, rodents, squirrels and any other creatures that may be looking to share your warmth and shelter from the elements.



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