



INSURANCE HIGHLIGHTS

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A Monthly Newsletter
For Friends and Clients



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What to Know About ERIE's Extended Water Coverage

ERIE's Extended Water coverage provides protection for your home in the event of a sewer or drain backup, or from flooding such as inland flooding, tidal water, storm surge or mudflow and mudslide. This endorsement can be added to your ErieSecure Home® policy (or bundle) and offers protection for your home, garage or other structures and personal property— including that stuff you've stored in your basement. To avoid losing valuables, make sure you know what not to store in your basement, because there are some things even we can't replace!

Floods are devastating, they can damage homes both above and below ground, as well as displace families for extended periods of time. Extended Water coverage is designed to help cover things like:

- Basements and other rooms
- Water backups from sewers and drains
- Repair and replacement costs for your home and personal property
- Flood avoidance reimbursement (up to \$10,000)
- Temporary relocation costs, like a hotel or short-term rental

But Why Do I Need Extended Water?

As we've mentioned, flooding can happen anywhere, to anyone. Yet your typical homeowners policy doesn't

cover it and only a staggering 4% of homeowners actually have flood coverage.

Sadly, many people assume since they aren't in a high-risk area it's not a needed coverage. But did you know that over 25% of flood claims come from individuals living outside high-risk zones? What's even more earth shattering is just a single inch of water in a home is estimated to cost over \$25,000 in repairs. Quite a hefty bill for such a small amount of water.

A Little Preparedness Goes a Long Way

Let's say you live in a new development near a stream. After a few days of steady rain, you become concerned about the rising water and buy sandbags to place around the basement door. The stream floods the neighborhood and still makes its way into your home, despite your attempt to avoid it. Extended Water would provide coverage for the sandbags plus damage to your home and contents.

As always, your safety is our top priority, and in the event of a flooding disaster, rest easy knowing we'll be there. Ensure you protect your house — above and below ground — and make sure your coverage is up to date by reaching out to your local MVP agent today!

What's inside:

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GETTING READY TO CRUISE.



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:

Matt James

It was...**Rihanna**

No purchase necessary. Contest open to everyone.



If your classic car has been in storage for a few months, or a couple of years, there are a few things you must tend to before taking it for a spin.

- Start with a visual inspection underneath the vehicle to see if it has been leaking any fluids. A coolant leak would typically be green. A transmission leak or power-steering leak typically would show red fluid, brake fluid may look like dirty water and a differential leak would be a dark-color.
- We recommend changing most fluids before driving. An oil and filter change is mandatory, and changing the brake fluid is a great idea to ensure the brake system functions properly. Transmission, differential and power steering fluid can usually go about three years before needing to be changed, unless the vehicle is a new acquisition "barn find," in which case all fluids should be changed. If you didn't used a product such as Stabil in the gas tank prior to storing the car, empty the tank and fill it with fresh gasoline.
- Before attempting to start your car, check the battery. Hopefully you kept it out of the cold, and preferably on a trickle charger. Test your battery for voltage, and make sure it shows six or 12 volts, depending on your charging system. If the battery has not been stored properly, or fails to hold a charge, you must replace it.
- A good way to prepare an engine for storage is to use a fogging oil in the cylinders by taking the spark plugs out and spraying the chemical into the cylinders. This ensures that the bores will not rust, and the rings will keep their tension. If you did not perform this procedure before storage, remove the spark plugs

and pour some oil in the cylinders and let it sit for a few days. This will ensure your cylinders are lubricated for the first firing of the engine. This also is a great opportunity to replace the spark plugs.

- Now it's time to start your baby. Remove the air cleaner assembly, and pour some gas into the throat of the carburetor. A cap from a spray can that is filled halfway with gasoline should be sufficient. If the engine is carbureted, simply depress the throttle pedal to set the choke. If injected, turn the key and let the pump prime for 30 seconds. If the car starts immediately, let it idle until it gets up to temperature. Replace the air cleaner assembly, check the transmission fluid level if it's an automatic, and check for leaks or odd noises. At this time, inspect the engine compartment. Check the hoses to make sure they are still pliable, but not spongy. Tighten or replace any belts that are questionable.
- Check steering components, exhaust condition, etc. Make sure that everything is intact and appears as it should. If you have drum brakes, remove the drums, inspect the linings, grease the hubs then adjust the brakes to manufacturers specifications.
- Before a test drive, pull it outside and give the vehicle a thorough washing and detail. This gives you a chance to check the body for any new blemishes or rust, or repairs that may be failing. Vacuum the interior, and utilize your favorite protectant on the upholstery.
- Before pulling out of the driveway, have a helper check the exterior lights for you. Make sure the headlights, brake lights, turn signals and flashers are operable.
- You now are ready for the first trip of the season. Bring your cell phone and a fire extinguisher just in case. (You should have a high-quality fire extinguisher in the vehicle anyway.) Drive around town for a half hour or so, watching the gauges the entire time. Pay attention to any noises, hesitation, rattles or anything out of the ordinary. Make a note, as you will want to check these issues when you return home.
- Once home, recheck your fluid levels and repair any issues that you may have found.

Hope that this gets you closer to enjoying your vehicles this season. Happy motoring!



SPRING SAFETY TIP

Flooding and high water levels.

Washed out roadways and creeks are a definite hazard. Whether walking or driving, you should avoid flowing water, which can carry you or your vehicle away and standing water, which may be deeper than you think and contain debris or tree branches, that can pull you under.

Think Safe, Be Safe



DID YOU KNOW...

- Every 2 seconds someone in the U.S. needs blood and or platelets.
- Approximately 29,000 units of red blood cells are needed every day in the U. S.
- Nearly 5,000 units of platelets and 6,500 units of plasma are needed daily in the U.S.
- Nearly 16 million blood components are transfused each year in the U.S.
- Sickle cell disease affects 90,000 to 100,000 people in the U.S. About 1,000 babies are born with the disease each year. Sickle cell patients can require blood transfusions throughout their lives.
- A single car accident victim can require as many as 100 units of blood.
- One donation can help save more than one life.
- The blood type most often requested by hospitals is type O.

This month, Please consider becoming a blood donor



NEW 2023 REFERRAL PROGRAM



\$10 GIFT CARD FOR YOU
+
\$10 DONATION TO CHARITY

Each time you refer a friend or family member to MVP Insurance, we'll send you a \$10 Gift Card to either Giant Eagle or Amazon, your choice. **AND ALSO**, MVP will donate \$10 per referral to a local charity at the end of the year.

Refer 100 friends to us and YOU get \$1,000 in Gift Cards and Local Charity will get \$1,000.

THANK YOU

We would like to express our sincerest gratitude to all the people who referred their friends & family to us this month...

Also for all your Wonderful Reviews

"These guys are AMAZING! Our family has been cared for thoroughly during our time of loss. I don't know where we'd be without them!!!"

Contact them for all your insurance needs! They won't disappoint!"

Shannon L., Poland, OH

"They worked with me thru everything. Kept me up to date on everything they were doing and got me the cheapest insurance I've ever had. Even took the time to personalize a thank you card. I will definitely refer friends there. Thanks for all your help."

Cat L., Ohio

"I could not be more pleased with your agency as far as your part in the handling of my claim. You have been so professional, polite, patient and helpful, with one of you even answering me on your days off. Follow up was wonderful as well. I give you a 10 +!"

Janet M., Natrona Heights, Pennsylvania

Check out more reviews at: www.mvpins.com



THE AVERAGE SPENT ON...

TAKE-OUT FOOD:

\$75/MONTH

LIFE INSURANCE

\$30/MONTH

LIFE INSURANCE...

CHEAPER THAN YOU THINK.

DID YOU KNOW?

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.



BIKE SEASON

With this warmer weather, we are starting to see more and more motor bikes and pedal bikes around town...and after the winter months... we're not used to that.

All drivers need to be a little bit more cautious. So first of all, we have to make sure that we can see out our windows. Make sure you have windshield wiper fluid and as well, good windshield wipers that are working and in good order, so that you can see in the event of rain.

Plan your turns and lane changes well in advance and also be aware of cyclist routes. Never use your horn unnecessarily, unless it's actually an emergency.

Leave lots of room when you're passing a cyclist. Check for cyclists prior to turning left or right, and never follow too close to a cyclist because a bike can stop a lot quicker than a car.

When you pull over and park, do a little shoulder check for bikes before you swing your car door open!

This Spring and Summer...Let's all be safe on the roads.



Spring Yard Maintenance Checklist

We may not be able to start planting outside in the garden just yet...but there is plenty to do to help your yard recover from Winter. Here are a few tips...

- **Check for damaged patches of lawn.** Salt, plows and disease can do a number on your grass, so use a metal rake to remove any dead or damaged patches.
- **Don't mow too early.** Grass needs a chance to reestablish itself, so let it grow reasonably tall before mowing. For the first mow, use the high setting to keep the grass strong. Be sure to take a walk through your lawn beforehand as well, and clean up any branches or debris that blew into your yard during the winter storms.
- **Overseed your lawn.** Overseeding is the process of planting grass seeds directly into the existing turf. This leads to denser grass with more color variation. Though best done in the fall, you can still get great results by overseeding in the spring. Slit-seeder machines can do the work for you; ask a home supply store specialist for help choosing one.
- **Switch to a new grass alternative.** If you've been debating abandoning the traditional grass lawn for something with less maintenance and a littler greener, spring and fall are typically the best times to start.
- **Prune trees and shrubs.** Using a pruner, trim trees and shrubs back to their live stems. (For any branches thicker than 1/2 inch, use a handsaw.)
- **Clean up the area around plants.** Rake up any leaves, uproot any dead annuals and remove existing mulch a little at a time as the temperatures warm. *(Wait until the soil warms up in mid-to late-spring before applying a new layer of mulch. If you put it down too early, it will slow the warming process.)* While in your garden, cut back flowering perennials to a height of four or five inches to allow space for new growth.
- **Restore your walkway.** Rake any errant gravel back into place. If you have flagstones, fill new sand or stone dust into the cracks.

You work hard to make your home and yard beautiful...let us help you protect it. Give us a call to review your home insurance policy.



WHY CAN'T I USE MY WINTER TIRES FOR SUMMER?

1. Winter Tires Can Wear Faster in Warmer Temperatures

Winter tires are made with a special rubber compound that helps deliver maximum grip by staying pliable in colder temperatures. Heat is really hard on winter tires, which are meant to be used when temperatures are 7°C or below. Winter tires that are run on hot pavement tend to wear out much faster.

2. It Will Cost You, Not Save You Money

If you've made the investment in the added safety of winter tires, changing them out with a set of all-season or summer tires at the right time will help extend the service life of the winter tires — saving you money. Compared to all-season tires, winter tires often have a higher rolling resistance, which can cost you at the gas pump.

3. Traction and Handling Issues

The softer rubber compound in winter tires won't deliver as crisp of handling as an all-season tire. Cornering, acceleration, and braking may be compromised on summer roads and higher temperatures.

Choosing the right option can save you money and deliver peace of mind with added safety.



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