



# INSURANCE HIGHLIGHTS

MAY 2023



## INSURANCE CHECKUP FOR NEW PARENTS

Having your first child is a huge milestone. And like any other major life change, it means it's a good time to evaluate your insurance needs and make sure you have the right coverage in place.

### Homeowners Insurance Considerations for New Parents

#### Tell your agent about any renovations.

If you've made any major changes to your home – like adding on space for a new nursery or finishing your basement to transform it into a playground – then you should give your Insurance agent a call.

That's because home repairs and renovations can increase the value of your home, which should be reflected in the limits on your homeowners policy. This ensures your home will be fully protected in the event of a loss.

**Update your home inventory.** As a new parent, you may be surprised at how much gear you'll acquire in taking care of your child. And from strollers and cribs to high-tech video monitors and clothing, the potential cost of replacing all those items can add up fast.

As you unpack those gifts from your baby shower, it's a good time to consider updating your home inventory. By making a record of all the new items in your home, you can streamline the process of replacing them in the event of a covered loss.

#### Auto Insurance Considerations for New Parents

**Brush up on car seat safety.** As a new parent, learning the ins and outs of child safety seats can get a bit overwhelming. But purchasing the right car seat for your baby – and making sure it's properly installed in your vehicle – should never be overlooked.

You should also know that if you're ever in an auto accident, your car seat may need to be replaced.

**Evaluate your vehicle's safety.** Nothing will make you think about your car's safety more than driving home from the hospital with a newborn in tow.

If your newly acquired parenthood status has you considering a new ride, then of course you need insurance and it may be a good time to talk to our insurance team about replacement cost insurance that can help you recover the full value of the lost vehicle. Therefore, you'll get the money to buy a new car of equal or lesser value.

A Monthly Newsletter  
For Friends and Clients



**Joshua Medure**  
Agency Partner



**David Varrati**  
Agency Partner



**Terry Dobson**  
Agency Partner

### What's inside:

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





## GUESS THE CELEBRITY?

Send your answer to [service@mvpins.com](mailto: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:

## Julie Larson

It was...Taylor Swift

No purchase necessary. Contest open to everyone.



## DID YOU ANNOUNCE A SPRING ENGAGEMENT OR WEDDING?

**REMEMBER** - Standard homeowners, condominium or renters insurance policies may limit the dollar amount of coverage for the theft or loss of such items, say as a ring. To properly protect certain types of valuables, additional coverage may be needed...

**Give us a call to review YOUR policy and ask us about event insurance for the big day!**



## Barbecue & Grilling Safety

*Before you step out on your back patio or your cottage deck to begin, there are a few steps you must take to ensure that your propane or natural gas barbecue is in safe, good working order.*

- Dirt and debris can build up inside the grill over the winter months. Carefully clean out any particles, dust, and cobwebs that may have built up over the winter. Newer barbecues have spider guards to prevent them from entering the burner and burner tubes, however if yours does not, use a pipe cleaner or wire to ensure that spider webs have not built up inside. Remove lava rocks and grates for a thorough cleaning with soap and warm water.

- Clean your burner ports to ensure they are free of dirt and rust.

- Make sure that the barbecue hose is in good condition, and is free of cracks. Make sure there are

no sharp bends in the hose or tubing. Propane or natural gas leaking from a cracked hose may send out a stream that if ignited can produce huge flames.

- Check to ensure that all connections are tight and that there are no leaks. You can brush a mixture of soap and water onto the connections and hoses (a 50/50 mix) and any rising bubbles will indicate a leak. Repair your barbecue so that there are no more bubbles.

- Rusty, damaged propane tanks should be replaced by 10 years of age or less.

- If you have uncertainty about the condition of any barbecue part you should replace it with a new component. Parts are available at most hardware stores and building supply centres.

*Call a certified fuel appliance repair person if you do not feel comfortable completing safety checks yourself.*

## Spring Allergies



Springtime allergies are an annual nuisance for many people. Mold growth increases due to rain, many plants begin releasing pollen and spring-cleaning activities can stir up dust mites. To reduce your allergies, be sure to take the following steps:

- Wash your bedding every week in hot water to help keep pollen under control. Wash your hair before going to bed, since pollen can accumulate in your hair.
- Wear an inexpensive painter's mask and gloves when cleaning, vacuuming or painting to limit dust and chemical inhalation and skin exposure.
- Vacuum twice a week.
- Limit the number of throw rugs in your home to reduce dust and mold. Make sure the rugs you have are washable.
- Change air conditioning and heating air filters often.



## Distracted Driving

Distracted driving occurs whenever you engage in an activity behind the wheel that takes your attention off the road. Consider these tips for preventing distracted driving:

- Never talk on your cellphone or text while driving.
- Avoid reading maps or directions as you drive.
- Limit your conversations with passengers.
- Don't smoke, eat or drink while you are driving.
- Never touch up your makeup or hair in the rear-view mirror.
- Only adjust the radio when you are completely stopped.
- Don't allow animals to sit on your lap while driving.

**For more auto safety guidance, contact us today.**



# NEW 2023 REFERRAL PROGRAM



**\$10 GIFT CARD FOR YOU**

**\$10 DONATION TO CHARITY**

## 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

"Was expecting a headache while transferring insurance to new vehicle. Wow, that sure wasn't the case! Everything went as smooth as possible, and less than 3 minutes on the phone. Only went up a few bucks a month for my new car. Thank you so much MVP!"

Matthew D.

"I could not recommend David at MVP Insurance highly enough. He has helped our family get the right coverage at great rates for home, auto, and life insurance policies. He has always been available and responsive, and has truly been a pleasure to work with. 5 stars!"

Dan M Westerville, OH

"David was very helpful, he was professional and did all he could to help me get the coverage I wanted. He understood my circumstances with prior insurance and did his best to give me the coverage I needed and actually saved me over \$50 a month."

Cece B New Springfield, OH

**Check out more reviews at: [www.mvpins.com](http://www.mvpins.com)**



### A LOTTERY TICKET IS NOT EFFECTIVE LIFE INSURANCE!

**For roughly the same price, you can get ACTUAL life insurance...see below.**

#### 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.



**Erie Insurance®**





## INSURANCE HIGHLIGHTS



### LOVE THEM OR HATE THEM... FUZZY DICE HAVE A SURPRISING ORIGIN!

#### 1950s: Fuzzy Dice

A staple of 1950s "hot rod" culture, fuzzy dice can still be found hanging from the rearview mirrors of classic cars across the country. But while these colorful plush accessories may seem like the epitome of cheesiness, their origins are less lighthearted.

It's said that placing a pair of dice on the instrument panel became a common practice for fighter pilots during World War II. The dice not only served as a good luck charm but were also a sobering reminder that every mission was a "roll of the dice." (Allied forces would commonly lose hundreds of pilots each day during battle.)

Fighter pilots who were lucky enough to survive the war brought the dice superstition home with them. And over time, a pair of dice over the mirror came to symbolize a different type of battle: street racing. Rumor has it that if you pulled up next to a car with dice on the mirror (think "American Graffiti,"), then the driver was ready to race when the light turned green.

### IS YOUR CHILD CAR SEAT SAFE???



- It is important to install a child's restraint seat properly in order for it to be effective.
- Read the manufacturer's installation instructions thoroughly
- Check your local Police/Fire/EMT departments to see if they have programs/courses to help with proper installation



## GETTING YOUR BOAT READY FOR THE SEASON

Even boats that were properly stowed away for the winter need an inspection before heading to the water.

Give the boat a thorough cleaning inside and out. This is a good time to look for cracks or gouges in the hull.

When you finish sprucing up the interior and exterior, you are ready to complete your de-winterizing checklist.

#### 1. Check the Engine

A thorough check of the engine includes an oil change. Also, inspect the out oil drive making certain that it is clean and ready for you to start the engine. Do not forget to change the oil filter, and adding the right oil additive can keep your engine clean and corrosion free.

#### 2. Refill the Cooling System

If you drained the cooling system before storing the boat for winter to prevent the coolant line from freezing. Check the hoses for cracks and holes and be sure to empty the strainer. If you have an outboard engine that uses an impeller cooling system, make sure that the rubber impeller is not cracked.

#### 3. Check your Battery

Check your battery and if needed, top off any fluids. It is best to use distilled water for this task. Using a battery tester, check the amps and volts. Should the battery be incapable of holding a charge it most likely needs replacement. If it is holding a charge, attach the cables after cleaning any corrosion from the battery terminals.

#### 4. Clean the Distributor

Clean the distributor. In order to do this task, you first remove the distributor cap. During the winter, distributors often corrode. When finished, hook all connections up tightly.

#### 5. Examine the Fuel System

Carefully inspect the fuel line for cracks. Change the fuel filter if it's the same one you used last season. If you did not put an additive in the gas to prevent water contamination and/or fuel separation, drain the gas from the fuel tank, as the gas is probably stale.

#### 6. Check for Worn Belts

Worn belts need replacement. If a belt has a lot of give replace it.

*Check your owner's manual for any other things you need to do before putting it into the water.*

**Happy Boating.**

## WATCH FOR WILDLIFE



**Statistics show 54% of crashes on rural highways involve an animal, and 4% of those crashes result in human casualties.**

- Watch for animal-crossing signs, reduce your speed, look well ahead and scan aggressively.
- Animals often move in groups. If you pass one animal, slow down because there may be more.
- If you're going to hit a large animal, try to strike it at an angle to reduce the chance of it coming through your windshield. Let up on the brakes just before hitting the animal.



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13823 Grant St.  
New Springfield,  
OH 44443