



INSURANCE HIGHLIGHTS

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**A Monthly Newsletter
For Friends and Clients**



Joshua Medure
Agency Partner



David Varrati
Agency Partner



Terry Dobson
Agency Partner

WHAT'S A COVERAGE REVIEW (And Why Do I Need One?)

When it comes to insurance, the best policy is one that provides the right protection for you and your family — right now. That means as your life changes, your insurance coverage should, too.

What is a Coverage Review?

A coverage review is a general check-in with your insurance agent. During the review, you'll meet with your agent and share any life changes that could affect your insurance needs. This information will be used to update your current policies and recommend additional coverages you may want to consider.

A coverage review is a good opportunity to ask questions and understand what your policies can (and can't) cover. Your agent can also share real-life claims examples they've seen in your local area to help you avoid potentially costly coverage gaps.

Your agent may schedule an in-person meeting, or ask you to provide information over the phone or email — whatever works best for you.

Of course, you don't need to wait for your agent to schedule a coverage review. You can also request one yourself! Just call, email or text your agent to get in touch.

Can My Agent Help Lower My Insurance Bill?

Everyone likes saving money, right? During your review, we will work with you to ensure you're getting the best price possible for only the coverage you need. Stop paying for extra coverage that you will never use!

What Information Will My Agent Ask for During a Coverage Review?

During a coverage review, your agent will want to know about any life changes since you last connected. This may include: your mailing address, phone number, email address and all the members of your household. Be sure to let them know of any name changes due to marriage or divorce, or if you've had a child since you last spoke. Also let them know if you have changed jobs, made any new purchases like a boat, all-terrain vehicle (ATV) or golf cart. Also, if you have made any home updates that may have increased the value of your home.

We know every customer's circumstance is different. That's why we never work from a one-size-fits-all formula. We will listen to you carefully and offer tailor-made solutions for your situation and your budget. Best of all — you'll get outstanding coverage, great rates and service from local people who care. To learn more, give us a call for your FREE review or quote.

What's inside:

- **Guess the Celebrity...**p2
- **Insurance Claims...**p2
- **Referral Program...**p3
- **Summer Vacation...**p4



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





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:

Leslie Fessler

It was...Gal Gadot

No purchase necessary. Contest open to everyone.



Pet Safety on the water

Safety on the water is just as crucial for the family pet as it is for everyone else. A pet life jacket is a good idea when the animal is in the boat, especially in areas with strong currents and cold water. Remove collars and chains before allowing the pet to swim. Submerged tree branches can quickly hook the pet's collar and cause the animal to drown.

Pets are like family; they play a significant role in our lives. Pet insurance provides you peace of mind that you're covered if your pet needs medical care.



How many claims can I submit before my insurance is cancelled?

Home insurance is important to help you financially recover from a disaster. Unfortunately, the more claims you file, the more expensive your insurance rates will be **OR** the insurance company may just tell you that they are divorcing you and that now you must go out and find new insurance at a significantly higher cost! *Here are a few tips to help make sure you don't get that call...*

1. Self-Insure .

- When you have a few shingles blow off the roof, or someone taps your bumper in the parking lot, your first call should be to a contractor or to your local collision shop and not to MVP Insurance. **Get in the habit of paying out of pocket for the little nicks and bruises and not turning that into your insurance company.** Please keep in mind that it costs your insurance company more money to pay (2) \$1,000.00 claims that it does to pay one claim for \$5,000.00. **MAKE SURE YOU LET THE CONTRACTOR OR MECHANIC KNOW THAT YOU'RE NOT TURNING THIS INTO INSURANCE AND THAT YOU WANT THEIR "CASH DISCOUNT PRICE TOO!"**

2. Raise your deductibles

- If your carrying a \$500.00 deductible on your home and cars, you need to call our office and raise both of those to \$1,000.00 and use the savings generated from raising your deductible to start your emergency fund that you are not going to set aside for minor mishaps to your cars and home.

3. Set Up an Emergency Fund.

- Now that you have raised your deductibles on your cars and home you now have a few hundred dollars set aside to pay for small incidents out of your new emergency fund. I recommend going to your bank and setting up this new account and put the money into this account that you just saved by raising your deductibles. For the next five years I want you to continue to pay your insurance at the old rate and instead of sending the entire amount to your insurance company you're now going to send them a check for the smaller amount and put the rest of the money into your emergency fund. After five years you can stop doing this and you will find out that you now have a few thousand dollars set aside for insurance emergencies.

A few more tricks to lower your insurance costs and put more money into your emergency fund

- Ask us about pay in full discounts on your car and home insurance. These discounts can be as high as 10% per year and most carriers will accept credit cards and allow you to earn points at the same time.
- Take that dreaded defensive driving course- its now offered online so you don't have to sit in a classroom anymore-Again another 10% savings.
- If you have vehicles that are over 100,000.00 miles look to drop full coverage on that vehicle.



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

David got us a great insurance rate very quickly. He is WONDERFUL! Super friendly and great to work with!

Barbie Hopkins

Every experience with MVP Insurance I've ever had, has been a 5 stars plus! Anything I need is taken care of seamlessly. Jeannie is amazing! I would definitely recommend MVP insurance to all my friends & family!

Katie f

"Thank you for all of your help! "

Ronda P

"I saved \$540 a year on auto insurance when I switched to Medure Varrati Insurance! This is the best experience I have ever had with an insurance agency! I would highly recommend them!"

Frank W

"I just wanted to let you know that I thought I was going to pay an arm and a leg for auto insurance and thanks to David Varrati I'm paying less than I thought!!!"

Lynnsey A

Check out more reviews at: www.mvpins.com



ENJOY THE PEACE OF MIND THAT YOUR FAMILY ARE TAKEN CARE OF.

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.

PREPARING FOR A SUMMER VACATION



When preparing to leave for a vacation, it's easy to overlook basic home safety precautions. To protect your residence while you're away and enjoy a worry-free trip, keep in mind the following tips:

- Unplug small appliances and electronic devices.
- Pause newspaper and mail deliveries.
- Lock all windows and doors.
- Arrange to have your lawn mowed while you're away.
- Have a trusted neighbour or family member keep an eye on your home throughout your trip.
- Avoid leaving your house key outside your home, even if you think it's in a safe place.
- Set timers on inside lights and install a motion-activated sensor on outdoor floodlights.
- Consider turning off your home's water.
- Avoid posting photos of your trip on social media until after you return home.
- Raise the temperature on your thermostat or turn the system off completely. This ensures that you aren't paying to cool your home while you are away.

Insurance Considerations

Taking the proper precautions before you go on vacation can make all the difference when it comes to preventing damage to your home. However, even when taking the right steps to protect your residence, accidents can still happen. As such, it's important to ensure you have adequate insurance coverage.



SKIN CANCER AND YOU

Over 3.3 million cases of skin cancer are diagnosed in the US each year, according to the American Cancer Society. Fortunately, skin cancer is highly preventable by avoiding excessive sun exposure. Here are a few tips to protect your skin from the sun:

- Stay in the shade under an umbrella, tree or other shelter. Avoid the sun between 10 a.m. and 4 p.m., when the rays are the strongest.
- Wear dark-coloured clothes made of tightly woven fabrics and a hat that shields your face, neck and ears.
- Wear sunglasses to protect your eyes and the skin around them.
- Apply sunscreen all over your body and lips and reapply at least every two hours—and after swimming or sweating.

Most skin cancer cases are curable if diagnosed and treated early enough. Inspecting your skin for any spots or changes in colour or appearance is important, as new spots or changes may indicate cancer. If you have any concerns, see your doctor.



Phone Cybersecurity

Losing or upgrading your phone could lock you out of your accounts, warns cybersecurity expert John Sileo. Many accounts use "two factor authentication" - to access these accounts on your computer, you must enter codes that are sent to your phone. This can render accounts inaccessible for days if the phone is

lost, stolen or replaced. To avoid problems: Store the "recovery" or "backup" codes provided when you enable two-factor authentication somewhere safe, such as in a secure password manager like 1Password, Dashlane or Keeper

John Sileo is a keynote speaker on cybersecurity and CEO of The Sileo Group. Sileo.com

Safety tips to enjoy your RV this Summer...

While RVs may provide a flexible and convenient way of exploring the world, they can also be dangerous. Before embarking on a journey in your RV, consider the following safety tips:

- **Practise driving.** Piloting an RV may be very different from driving a car. Take time to ensure you are comfortable with your vehicle.
- **Maintain your vehicle.** Check your tires, lights, belts,

oil levels and windshield wipers before embarking on a trip, and adhere to all recommended maintenance schedules.

- **Know your limits.** Be aware of your RV's height and weight capacity.
- **Drive carefully.** Avoid excessive speeds or sudden manoeuvres.
- **Secure your RV.** Given that RVs may double as a residence, ensure your doors and windows are locked to prevent break-ins.

You should also ensure your RV is covered by a suitable RV insurance policy. Contact us for more information.



**HAVE FUN
STAY SAFE**



100 Erie Insurance Place
Erie, PA. 16530-0001



13823 Grant St.
New Springfield,
OH 44443