



INSURANCE HIGHLIGHTS

SEPTEMBER 2023



The Insurance every college student needs.

You can't believe it — your child is standing there, bags packed ready for their new adventure: going away to University/college. It's hard to let go. But you can help protect them as they head out on their own with the right insurance.

• Auto Insurance

Your son or daughter may have a vehicle that is covered under your auto insurance policy. Ensure your local insurance agent reviews your auto insurance policy, as depending on the location of the college, the cost of your insurance may increase or decrease. Think twice about dropping your student from your auto policy even if they are not taking a car to college. They may want to borrow your car when they're home at Christmas or they may get asked to be a "designated driver" one evening for a friend's car that's not properly insured.

• Renters Insurance

Your child will live in a dorm or a rented space and bring their toys and tools – including laptop, smartphone, tablet, and other pricey electronics. A renter's insurance policy can cover damage or loss to these expensive and valuable items.

• Life Insurance

The earlier a life insurance policy is established, the greater the benefit. A "whole life" insurance policy

builds in value over time and gives the owner the ability to borrow against the policy in the future. These policies can serve as excellent savings plans. Putting life insurance in place for a young person can lock in a better rate, no matter what health issues may arise later. A term life insurance policy typically allows you to upgrade to a whole life policy at some point, but it will not build up equity until then.

• Personal Liability Insurance

Your child may be living off-campus in an apartment or shared house. If anyone is injured on the property, your child could be subject to a personal injury claim that would be virtually impossible for them to pay and will likely land on your shoulders. A personal insurance policy provides protection for your child, and ultimately, for you.

Protecting a College-Bound Child

A son or daughter leaving for college is often an emotional time for parents. Concerns about their safety and health are at the top of the list. Ensuring your child has the right insurance policies in place can help ease your mind to some degree. Our friendly, helpful agents can help you through the process. We can show you the most affordable policies with the best coverage.

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





Hint: Wednesdays child is full of woe.

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:

Perry Perugini

It was...Ariana Grande

No purchase necessary. Contest open to everyone.



MULTITASKING!

Multitasking undermines memory. People who multitask regularly have more difficulty with tasks requiring working memory and sustained attention than people who multitask only minimally. Multitasking apparently leads to attention lapses that over time make it difficult for any single task to sustain a person's attention. Block out your daily calendar with times in which you will give full attention to a single task. During those times, close all windows on your computer except any needed for that one task...put your phone on silent or airplane mode...remove any other distractions.

Anthony Wagner, PhD, chair, department of psychology, Stanford University, Stanford, California, and coauthor of a study published in Proceedings of the National Academy of Sciences.



CLASSIC CAR WINTER STORAGE TIPS

Well it is that time of year...it is getting colder outside and after a fun Summer of cruising...it is time to put that classic car or hot rod to bed for the Winter months. We all know that we need to top up the gas tank, add fuel stabilizer, change the fluids and disconnect the battery - or use a trickle charger...but what else can we do to protect our baby?

Wash and wax

It may seem fruitless to wash the car when it is about to be put away for months, but it is an easy step that shouldn't be overlooked. Water stains or bird droppings left on the car can permanently damage the paint. Make sure to clean the wheels and undersides of the fenders to get rid of mud, grease and tar. For added protection, give the car a coat of wax and treat any interior leather with a good conditioner. Consider also using a car cover to keep any dust off of the paint and to protect it from scratches.

Tire care

If a vehicle is left stationary for too long, the tires could develop flat spots from the weight of the vehicle pressing down on the tires' treads. This occurs at a faster rate in colder temperatures, especially with high-performance or low-profile tires. Consider taking off the wheels and placing the car on jack stands at all four corners. The downside to this is...if there's a fire, you have no easy way to save your car.

Parking brake

Consider NOT using the parking brake when you leave a car in storage long term; if the brake pads make contact with the rotors for an extended period of time, they could fuse together. Instead of risking your emergency brake, purchase a tire chock or two to prevent the car from moving.

Repel rodents

There are plenty of places in your car for critters to hide and even more things for them to destroy. Prevent them from entering your car by covering any gaps where a mouse could enter, such as the exhaust pipe or an air intake; steel wool works well for this. Next, spread scented dryer sheets or Irish Spring soap shavings inside the car and moth balls around the perimeter of the vehicle. Don't forget a few mouse traps.

Maintain insurance

In order to save money, you might be tempted to cancel your auto insurance when your vehicle is in storage. Bad idea. If you remove coverage completely, you'll be on your own if there's a fire, the weight of snow collapses the roof, or your car is stolen. If you have extended auto insurance/auto pak, the policy covers a full year and takes winter storage into account in your annual premium.

Protect Your car...Call us today.



BEWARE OF DEER ON THE ROAD

Safety First

When a collision is unavoidable

Sometimes collisions with wildlife are unavoidable even if you take every precaution and remain alert at the wheel. In these circumstances, try to remain calm.

- Aim your vehicle at the spot where the animal came from, not where it's going.
- Try for a glancing blow rather than a head-on encounter and let up on your brake just before you collide. This causes the front of your vehicle to rise slightly and reduces the chances of the animal going through your windshield.

- Hitting an animal can be an extremely traumatic experience. If possible, move to the shoulder and turn on your hazard lights. Take a moment to regain your composure and then assess the damage to your vehicle.
- Do not approach the animal, especially if it appears to be wounded. Injured animals can be extremely dangerous.
- Call the police or your local police detachment if there are human injuries or significant damage to your vehicle. If the damage is less severe, you may continue driving and follow regular claims reporting procedures.

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 was agent while I was closing on my new home and looking for car insurance. I could not have asked for a better experience. He was very helpful and made it such an easy process. I had insurance immediately and he found what would be the best for my needs. Would absolutely recommend MVP insurance!"

— Michele D

"Lyddy is always helpful and knowledgeable. She is very friendly and enjoys her job, which she does well. I always feel satisfied after calling for any type of issue."

— Barb W

"Always great to work with, always looking out for their customers to get what's best for you!!"

— Emily J.

"We have been with MVP insurance for a long time, and David and the whole staff are awesome to work with. No need to shop around when you have MVP as your insurance agency."

Thomas K

Check out more reviews at: www.mvpins.com

DID YOU KNOW?



THE AVERAGE SPENT ON...

TAKE-OUT FOOD:

\$75/MONTH

LIFE INSURANCE

\$30/MONTH

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.

Time to get your Chimney Cleaned?



In order for the wood stove or fireplace to function properly, your chimney must be cleaned regularly. The soot, produced by burning wood, settles on the inner surface of the chimney which leads to a narrowing of its opening.

As a result, because of a thick soot layer, there is insufficient heating of the chimney walls and the draft is reduced and becomes insufficient. Due to this, carbon monoxide and smoke get inside the room and there is a risk of fire, as soot begins to burn in the chimney, and the pipe spits out sparks on the roof. The combustion of soot in the chimney can also cause mechanical damage to its walls.

Even if the fireplace or stove has not been used for a long time and there is no soot in a chimney, there is a possibility that objects like spider webs, leaves, garbage, feathers, and bird nest twigs, have got into the chimney. Therefore, it is necessary to carry out a visual inspection and cleaning.

When is the Best Time to Clean my Chimney?

Ideally, before the start of the burning season during the early fall is a great time to get your chimney inspected and cleaned. Before you think about building a fire or starting up your furnace because the weather has changed, it is time to call your chimney sweep.



CAN DOGS SMELL CANCER?

Research has shown that dogs can detect many types of cancer. For example, a case study published in BMJ Case Reports describes how a 75-year-old man visited a doctor after his dog licked persistently at a lesion behind the man's ear.

The doctor performed diagnostic tests and confirmed malignant melanoma.

Trained dogs are able to detect colorectal cancer from people's breath and watery stool with high levels of accuracy, even for early stage cancers. The presence of gut inflammation or noncancerous colorectal disease does not seem to affect dogs' ability to detect these cancers.

One study found that a trained dog had a very high rate of accuracy in distinguishing between the breath of people with and without lung cancer.

They are also able to detect ovarian cancer from blood samples and prostate cancer from sniffing a person's urine.

One study found that dogs trained only to detect breast cancer were also able to detect melanoma and lung cancer, meaning that there may be a common odor signature across different types of cancer.



FALL PET CARE TIPS

Did you know that canned pumpkin is good for your dog's diet? The soluble fiber in pumpkin can help with digestive issues, while the antioxidants and essential fatty acids in the seeds promote healthy skin and fur and urinary health. Additional nutrients found in pumpkins, such as beta-carotene and iron, might reduce the likelihood of your pet developing cancer. Try mixing 1-2 teaspoons of canned pumpkin in your dog's food.

Enjoying the Festivities

Many pet owners love to dress their pets for Halloween and take them trick-or-treating with the kids. Remember a few safety tips around the holidays:

- When taking your pet out, keep it close and put reflective clothing on it, if possible, to reduce the risk of your pet being injured.

- Keep an eye on the candy. Chocolate can be deadly to dogs, so make sure your children know to keep it out of reach.
- Food can become a problem during Thanksgiving as well. Keep an eye on pets trying to steal from the feast.

Safe Decorating

Do you go crazy with decorations for Halloween, Thanksgiving, and Christmas? Be sure to remember pet safety when setting up your decorations. Pets might try to chew on electrical cords, giving them a shock that can be damaging to their health. Keep your cords and electrical decorations away from your pets and make sure to control excess cords, ropes, or lights to avoid your pet getting tangled.



TIME TO CHANGE YOUR BATTERIES

Smoke detectors are one of the most important safety devices you can install in your home. It's absolutely vital to test them regularly to ensure that they will work during a fire and replacing smoke detector batteries is critical to their usefulness and to keep your home and your family safe.

WIN A \$10 GIFT CARD

SEND US A PICTURE OF YOUR PET FOR NEXT MONTH'S NEWSLETTER, AND, IF CHOSEN, YOU COULD WIN A \$10 GIFT CARD

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.

ENJOY THE BEAUTY OF FALL



Erie Insurance

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