



INSURANCE HIGHLIGHTS

NOVEMBER 2023



A Monthly Newsletter For Friends and Clients



Joshua Medure
Agency Partner



David Varrati
Agency Partner



Terry Dobson
Agency Partner

Thanksgiving Safety Tips

Thanksgiving is a wonderful time of year... surrounded by loving family and friends while enjoying a yummy feast. Unfortunately, the holiday can also surround you and your guests with other troubles, from cooking accidents, to home and car safety issues. Here are a few safety tips you'll be thankful for.

PREVENTING A FIRE

According to a national study, Thanksgiving is the leading day of the year for home fires involving cooking equipment. Please use caution when preparing your Thanksgiving Day feast.

- Check on food frequently and never leave your home while the oven or other cooking appliances are on.
- Keep your prep space clean and organized. Oven mitts, paper towels and dish towels, food wrappers and other easily combustible items should be kept away from heat and flames.
- Don't wear clothing that could come in contact with heat or flames.
- Avoid cooking if you're drinking.

AVOIDING CAR ACCIDENTS

We should ALL know this by now... don't drink and drive! If you're planning on drinking on Thanksgiving (or any day), arrange for a designated driver or call a cab, or another service to get you safely there and back.

Thanksgiving is also one of the busiest travel periods of the year. This means the likelihood of getting in a car crash increases. Remember also that the weather can often be bad this time of year and with additional cars on the road, this is a recipe for disaster. Slow down and give your self plenty of extra time incase you encounter delays.

PROTECTING YOUR HOME WHILE YOU'RE AWAY

While everyone else is thankful for what they have, thieves are thankful for what they can get. They know homes are often empty for days at a time and take advantage of this.

- Put your lights on a timer and use motion detectors for outdoor lights.
- Ask a neighbor or friend to keep an eye on your home and pick up any mail so it doesn't pile up.
- As an added precaution, invest in an outdoor security camera that you can monitor from anywhere
- Keep your travel plans off social media. Consider waiting until you're back in town to post photos, so the wrong person doesn't become aware of your absence.

We hope you all have a Happy and SAFE Thanksgiving celebration

What's inside:

- **Guess the Celebrity...**p2
- **Cyber Monday Tips...**p2
- **Referral Program...**p3
- **Winter Tires...**p4



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





GUESS THE CELEBRITY?

Hint: you'd have to be a Muggle not to know this!

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:

Marc Huber

It was...**Selena Gomez**

No purchase necessary. Contest open to everyone.



PREPARE YOUR VEHICLE FOR WINTER DRIVING!

We hate to say it...but Winter is just around the corner! Winter weather can create various driving challenges. Cold temperatures make it difficult for engines to work properly, while snow limits tire traction and salt causes rust on exterior paint. That's why it is important to protect your car during the winter months by "winterizing" your vehicle before the beginning of the season. Consider these car winterizing tips before the temperature drops.

- **Check your tire pressure on a regular basis**—Cold temperatures cause tire air pressure to drop.
- **Check your car battery**—Extreme temperatures can cause your vehicle's battery to operate at less than 50%. If your battery is over three years old, have it tested.
- **Check the antifreeze mixture**—The ideal mixture of antifreeze and water in your radiator is 50:50.
- **Change the oil in your engine and check the viscosity grade**—To reduce the risk of problems

with your engine oil, place thinner oil in your engine before the cold weather season.

- **Conduct inspections**—Be sure to have your belts and hoses inspected. In addition, make sure you inspect your wipers and refill the wiper fluid.
- **Install snow tires on your vehicle**—Snow tires will increase traction and reduce your chances of slipping on slick surfaces.
- **Be prepared**—Place a roadside emergency supply kit in your car to be prepared for any scenario on the road.

Protect Your Vehicle Against the Cold

The winter may be hard on you, resulting in dry skin, brittle hair and an increased risk of the flu. But, it's also hard on your vehicle. Take the necessary steps to protect your car against the cold to ensure that it will last the entire season long.



CYBER MONDAY SAFETY TIPS

HOW TO AVOID SCAMS, VIRUSES AND OTHER INTERNET THREATS

The Monday after Thanksgiving has become known as the biggest online shopping day of the year, with companies offering discounts galore to entice customers. But it's also a day that scammers hope to use to their benefit by trying to lure in victims with offers that sound too good to be true. From fraudulent auction sales to gift card, phishing and social networking scams and more, cyber schemes are ever-evolving and, unfortunately, still successful. Here are some tips you can use to avoid becoming a victim of cyber fraud:

- Purchase merchandise only from reputable sellers, and be suspicious of websites that do not provide contact information; also be wary if the seller only accepts wire transfers or cash.
- Do not respond to or click on links contained within unsolicited (spam) email.
- Be cautious of emails claiming to contain pictures in

attached files; the files may contain viruses. Only open attachments from known senders. Scan the attachments for viruses if possible.

- Sign in directly to the official website for the business identified in the email instead of linking to it from an unsolicited email. If the email appears to be from your bank, credit card issuer or other company you deal with frequently, your statements or official correspondence from the business will provide the proper contact information.
- Contact the actual business that supposedly sent the email to verify that the email is genuine.
- If you are encouraged to act quickly or there is an emergency that requires your attention, it may be a scam. Fraudsters create a sense of urgency to get you to act quickly.
- **REMEMBER—if it looks too good to be true...it probably is.**



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

"Without a doubt the smoothest insurance transaction I've had ever. David asked the important question and looked the superfluous ones up on his own. The Erie policies he set for me beat USAA by miles. I'm very much looking forward to being with MVP for years to come."

Shaun Cecil

"Highly recommend MVP Insurance. As a first time home buyer, my experience couldn't have went smoother! Very informative & professional in explaining the policy so I was an informed buyer. They were also very responsive in getting back to me. David gave me a follow up call after to see how my experience went which I felt was considerate of him!"

Bean Sprout

"I am very happy with MVP insurance. I have been with them many years now and have always been very satisfied with the way they take care of claims and are always looking to give you the best value for your money. There is a personal touch with MVP that you won't find with other companies. I highly recommend them to anyone looking for insurance for their home and cars. Thank you MVP for taking care of me for so long."

Janet Coy

Check out more reviews at: www.mvpins.com

What do you mean that MY Comprehensive Life Insurance does NOT cover the Thanksgiving Holiday period!!!!

LIFE INSURANCE... BE SURE YOU ARE FULLY COVERED!

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.



When is the best time to switch over to Winter tires?

The general rule of thumb is that between Thanksgiving and Easter, you'll need winter tires. These holidays are the markers because they fall during the start and end of the time of year when it's likely that the temperature will regularly be at or below 44.6°F.

44.6°F is an important temperature for all season tires because of the way the rubber compound reacts: above that temperature, the compound used in all season tires will be flexible allowing for shorter stopping distances and giving drivers greater control over their vehicles. Below that temperature, however, drivers will be able to feel that their all season tires become stiff, resulting in longer braking distances in cold, wet and snowy conditions. Winter tires allow for drivers to be prepared for not just cold weather, but the snow, slush, freezing rain and ice that are part and parcel of winter where we live. *A good set of tires will help keep you and your family safe. Book an appointment with your local tire store today.*



THANKSGIVING DID YOU KNOW...

- Benjamin Franklin wanted the turkey to be the national bird, not the eagle.
- Americans eat 46 million turkeys each Thanksgiving.
- Neil Armstrong and Buzz Aldrin's first meal in space after walking on the moon was foil packets with roasted turkey.
- The heaviest turkey on record, according to the Guinness Book of Records, weighs 86 pounds.
- Californians consume the most turkey in the U.S. on Thanksgiving Day!
- Female turkeys (called hens) do not gobble. Only male turkeys gobble.
- The average turkey for Thanksgiving weighs 15lbs.
- Campbell's soup created green bean casserole for an annual cookbook 50 years ago. It now sells \$20 million worth of cream of mushroom soup.



PET OF THE MONTH:

CLYDE

sent in by

Michelle Plaufcan

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.

FOUR TIME-SAVING THANSKGIVING TIPS

1. Clean out your freezer & prepare any dishes that can be frozen beforehand.

Prepare – pie crusts, rolls, homemade stock and freeze now to save you time closer to the big day. Cleaning out your freezer will give you plenty of room to store those items and also have room to freeze left-overs.

2. Allow Plenty of Time for Defrosting.

Make sure to thoroughly defrost your frozen turkey in the refrigerator. Waking up Thanksgiving morning to a frozen turkey isn't the best way to start the day and may cause you more work and stress! Always handle food safely to avoid any food poisoning mishaps!

3. Buy a Turkey That's Big Enough

Plan to serve ¾ to 1 pound of turkey per person - that weight includes bones and other non-edible parts. If you want leftovers, use 1 to 1½ pounds per person.

4. Inventory Utensils

Don't leave it to the last minute to discover that you are short one fork or you don't have enough serving dishes or dinnerware.

HOME WARRANTY INSURANCE?

Yes, unless you are 110% sure that you will NEVER EVER...EVER have an unexpected system breakdown...this is peace of mind coverage for your home systems and more... built right into your home insurance.

- Heating & AC
- Major appliances
- Home security
- Home theater
- Smart home tech
- Water heaters
- Electrical panels
- Sump pumps
- Computers
- Deep well pumps

Today's home includes contemporary conveniences and complex systems that can be costly to repair or replace when something goes wrong. At ERIE, we didn't like the sound of that, so we did something about it.

Introducing Equipment Breakdown Coverage

Now you can get an extra cushion of protection for major appliances and home systems right in your homeowners policy – with ErieSecure Home® and the Select bundle with Sewer and Drain Backup Coverage.

Ask for more information today!



100 Erie Insurance Place
Erie, PA. 16530-0001



13823 Grant St.
New Springfield,
OH 44443

HAPPY THANKSGIVING