



INSURANCE HIGHLIGHTS

DECEMBER 2023



'Tis the season...to be careful

The holiday season is a time to unwind, connect and finish the year with warmth and good cheer. Just make sure that you don't let safety take a holiday.

Holiday Safety At Home

- Decorate with care. Before hanging lights, check for frayed wires and throw them out if anything is exposed. Also replace any missing or burned out bulbs. Look for the "UL®" stamp: Red UL® stamps mean lights are safe for indoor and outdoor use. Green UL® stamps signify lights are for indoor use only. If you get adventurous and hang lights up high, ensure that your ladder is level and secure before you climb.
- Use caution with candles. Keep candles away from small children and pets. Keep candles at least one foot away from other materials. Three out of five candle fires start when flammable items are too close to a burning candle.
- Drink (and serve) responsibly. Did you know that party hosts in some states can be held responsible if their guests hurt someone after drinking too much?
- Foil porch pirates. Install a smart device. A video doorbell allows you to see and speak to the delivery person at your door through your mobile device. You can ask them to leave the package in an inconspicuous spot or activate your smart lock and have them leave it inside your door.
- Certain holiday foods, decorations and plants can lead to sickness or worse for your pets.
- A real Christmas tree is special, but keeping them around after they've dried out can be a fire hazard.

Holiday Safety When You're Out and About

- Look before you park. It's easy to get distracted in parking lots when you've got holiday shopping on the brain. Slow down and stay alert to avoid a fender-bender. When you do find a parking space, be sure the lot is well lit, especially at night and keep an eye out for anyone walking behind you or lurking in the shadows.
- Travel smart. Take care to keep your home safe while you're away. Have lights on a timer and have a trusted friend or neighbor check your home regularly and pick up your mail.
- Shop safely. With so much shopping happening online, it's easy to forget the safety basics when we do venture out. Keep track of your wallet, purse and credit cards. Be careful about showing how much cash you have on you and be aware of pick-pockets in those busy crowds.
- End the year with safety and style. When it's time to send off another year, don't let your guard down! Consider your liquor liability. If you plan to serve alcohol, be a responsible host by making sure nobody gets behind the wheel of a car. Drunk driving is a serious risk to your guests and others on the road. And in many states, you could be held liable for damage caused by a driver who leaves your party.

A Monthly Newsletter
For Friends and Clients



Joshua Medure
Agency Partner



David Varrati
Agency Partner



Terry Dobson
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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:

Denise Cribbs

It was...**Daniel Radcliffe**

No purchase necessary. Contest open to everyone.

HOLIDAY DECORATING SAFETY TIPS



As the holiday season gets into full swing, many families decorate to spread cheer and make their homes more festive. While holiday decorations can be fun and beautiful, they can also present fire hazards. To keep your home and family safe this holiday season, consider the following decorating tips.

Here are a few suggestions for your holiday decorating:

- Only buy electrical decorations that have a UL rating on the label, which indicates that they have been tested for safe use.
- Follow all installation and usage instructions for lighting decorations to ensure that you are not increasing your chance of starting a fire.
- Inspect new and used lights before using them and discard any that have cracks, exposed wires or loose connections.
- Do not connect more than three sets of lights to an extension cord at one time.
- Plug outside lighting only into a ground fault circuit interrupting (GFCI) outlet, as this will safeguard the outlet from any interaction with water.
- Do not secure outside lights with staples or nails, and avoid placing indoor extension cords under carpeting, rugs and furniture.
- Unplug lighting decorations before going to bed and leaving the house.
- If you set up a Christmas tree, place the tree in a sturdy stand at least one metre away from heat sources.
- Keep your Christmas tree hydrated or it will dry out quickly and can become highly flammable.



Be a good neighbour and shovel and salt the sidewalk.

Slippery surfaces such as your front porch or walkway can turn into a skating rink without proper care. You don't want anyone visiting your home, whether it's grandma or the Amazon delivery guy, slipping and falling. If that happens, it's YOUR liability insurance that covers their injury. Always sand or salt your porch and walkway when there is snow and ice about.

While you are at it...Be sure to clear snow from you roof. The weight of snow and ice buildup, on roofs and car ports, can cause serious damage. Look out for hanging icicles that could fall and cause an injury to a passer-by or damage to your vehicle. If you can't safely remove the snow yourself, please call a snow removal company that can.

WHY NOT TRY HOSTING AN OUTDOOR PARTY THIS HOLIDAY SEASON?



This Holiday Season, don't write off the possibility of hosting an outdoor party – even on the coldest day, with a bit of planning and a little creativity, you can still host a fun (and safe) gathering outside.

Create a Cozy Atmosphere

- Light up your gathering space. Electric lanterns or candles placed on tables and strings of hanging lights can create a rustic, homey glow. But before you grab a box of lights and your extension cords, make sure you check out our related post: 7 Safety Tips for Hanging Holiday Lights. (Even if it's after the holiday season the same rules apply!)
- Offer seasonal (and easy-to-serve) fare. From cinnamon and pumpkin to cranberries and ginger,
- Have a warm beverage bar and designate one person to be your bartender. Use thermal carafes for hot water to make hot chocolate, warm cider, coffee or a favorite adult beverage.

Keep Your Guests Warm

- Keep the chilly air at bay by using an outdoor patio heater or build an outdoor fire. On a chilly evening there is nothing better than the sound of wood crackling and the smoky scent of an outdoor fire. It's a great way to add a festive glow to your party while keeping visitors toasty warm.
- Have extra blankets on hand just in case someone needs a little extra warmth.

Outdoor Winter Game and Activities

- To get guests moving, host a backyard game tournament or plan a scavenger hunt and offer a grand prize to the winners.
- Make an outdoor movie theater. What better way to enjoy a night under the stars than watching your favorite holiday movie?

No need to stay huddled up inside this Holiday Season... get out and enjoy Winter.



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

"I am so happy with the service I have received from David! He was able to provide us with awesome home insurance and saved us tons on our auto insurance! Couldn't be more happy with my experience here!" Jamie F.

"Dave and Josh are as best as they come . 2 guys who know the business and here to make sure you get the best coverage for the best price . I have been working with them for years now and will continue to do so. I highly recommend MVP" Abdou S.

"My father has been with this agency for a few years and has been telling me what great rates he gets. I'm not a penny pincher so I put off calling(calling to save \$20-30 a month isn't worth the hassle for me). So finally I called.....my premium went from \$229/102. Auto/home per month to \$139/53 for a savings of 1700ish a year for the same coverage. Wish I would have Called sooner!!" Ben T.

"They are knowledgeable and quickly found the right policy for me. They lowered my rate too, so that's a definite plus." Yue C.

"Awesome! The Best!" Rachel F.

Check out more reviews at: www.mvpins.com

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this Holiday Season.

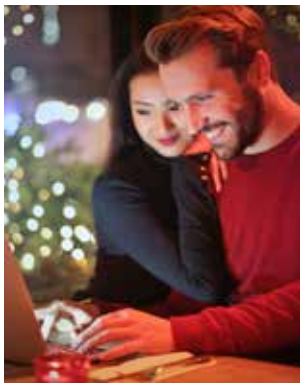


Erie Family Life 10-Year-Term

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.



IT'S BEGINNING TO LOOK A LOT LIKE PHISH-MAS

The internet has made it easy to order the perfect Christmas gifts from the comfort of home, but plenty of dangers are bundled in. There are many illegitimate sites and phishing emails out there, but the Christmas season brings in an extra surge of scamming activity. Be very wary of suspicious emails, and make sure any site you order gifts from is one that you trust. There's a lot of your personal information at risk, especially when using credit cards online.



HOLIDAY SHOPPING PROMOTIONAL IDEAS

Spread Holiday Cheer

Here's how to get people to think of your business when they shop local for the holidays.

- Send holiday greetings: Reach out to current customers or prospects on your contact list with a festive postcard, greeting card or e-card to stay top of mind.
- Make your products gift-able: Package your best-selling products into ready-made baskets for easy gifting. Couple that with a "gift guide" roundup highlighting products on your website or social media. Not a retailer? Offer gift cards or certificates for your services in festive packaging.
- Start a donation drive: Make your business a drop-off location for donations to a local food bank, animal shelter, Toys for Tots or other local charity. (Bonus: A donation drop-off makes for a great photo op or local news story after the fact, too.)

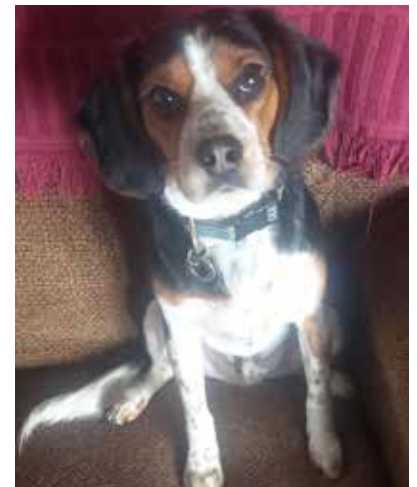


PETS & THE HOLIDAYS

During the Holidays (or any time of year), it's easy to give in to the begging eyes of your four-legged companion. However, it's important to know what is and isn't safe for them to eat.

- We've all heard that dark chocolate is dangerous for dogs, however, bread dough and cookie batter are just as dangerous.
- Avoid bones and fatty skin. Bones can get stuck in their intestines if they are brittle, such as those from turkey or chicken. The skin is full of fatty juices and butter, and can be difficult for your pet to digest. High-fat foods can also lead to pancreatitis.
- Spice is not so nice. Sage is a popular seasoning used on poultry and can cause pets to have upset stomachs. Nutmeg used in pumpkin pie can cause seizures and central nervous system problems if your pet digests it.
- Poinsettia: Actually, this popular Christmas plant isn't as dangerous for pets as people think – but it can still make pets sick. According to the Pet Poison Helpline, poinsettias have milky white sap that when ingested can cause skin irritation, drooling and gastrointestinal issues, such as vomiting. There is a low level of toxicity if a poinsettia is ingested.
- Holly: Your pet will be feeling anything but jolly if they ingest a holly berry or leaf. Nausea, vomiting and diarrhea could occur almost immediately after your furry friend takes a bite.
- Mistletoe: If ingested, mistletoe can cause gastrointestinal and cardiovascular problems in pets.

In fact many holiday foods can be toxic to pets, including onions, garlic, raisins, grapes and the artificial sweetener xylitol. If you can't resist those "puppy dog eyes," as a special treat...just a little white meat, free of seasonings, is usually OK.



PET OF THE MONTH:

BLUE

sent in by

Brandy Young

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.

WINTER DRIVING MYTHS...BUSTED!

There's no shortage of winter driving tips. But unfortunately, not everything you'll hear is really advice worth following.

To help you separate fact from fiction, here's the truth behind 3 of the worst winter driving myths.

• You should warm up your car before driving in cold weather.

Not only does warming up your car waste fuel and create unnecessary exhaust emissions, but extended idling does nothing to benefit your engine. According to Consumer Reports, your car's engine is fully lubricated after less than a minute of idling. And the fastest way to warm up your vehicle is by getting behind the wheel and driving.

• Letting air out of your tires will improve traction.

Your car's tires were designed to be inflated to a specific pressure. Keeping them underinflated won't give your wheels better traction. In fact, it may actually make it harder to stop.

• Pouring hot water on your windshield makes ice melt fast.

You may think this is an easy way to melt a frozen windshield. But pouring hot water on ice-cold glass is usually just a recipe for broken glass.



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