



INSURANCE HIGHLIGHTS

FEBRUARY 2024



Griffin Insurance group

EXCITING NEWS...

To all of our Griffin Insurance clients, we want to thank you for your loyalty and trust over the years, and we have taken great pride in being able to provide you with the high level of service and expertise you deserve. With the goal of further enhancing your customer service experience, we have some very exciting news...

Today, Joshua Medure and myself, David Varrati, want to WELCOME you all to the MVP Insurance team.

Merging with MVP Insurance means we can provide you with even more access to great insurance products, claims support and competitive pricing. We also look forward to enhancing your customer service experience even further with our monthly newsletter and client referral program.

Rest assured, your policies will not be impacted in anyway..

and your agent will remain the same along with all of our telephone contact information. We will be located at 108 East Grandview Avenue, Zelienople, PA.

At MVP Insurance, our goal is to provide our clients with the level of service that will make them know they are the **MVP's of our agency**.

Please reach out to us anytime with any questions you may have along with any updated contact information to assure we can keep in touch with you. If you are ever not 110% satisfied with your service please call Josh Medure or David Varrati personally at any time.

Sincerely,

Josh Medure, 724-971-2154 (cell) josh@mvpins.com

David Varrati, 724-674-2562 (cell) david@mvpins.com

Our Monthly Newsletter For Family, Friends and Clients



Joshua Medure
Agency Partner



David Varrati
Agency Partner

What's inside:

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GUESS THE CELEBRITY?

Hint: Aquaman

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.



INSURANCE AND LOVE...

Valentine's Day is the most romantic day of the year and many couples find it the perfect day to get engaged! Should you be one of those lucky couples, there are a number of insurance-related topics to keep in mind before your wedding.

Car Insurance for Married Couples

We hate to break it to all the lonely hearts out there, but common-law and married couples sometimes get a

cheaper rate. When both spouses have clean driving records, combining car insurance policies may lower your rates if a multi-car discount applies. Further combining home insurance or renters insurance policies can provide additional rate decreases.

Home Insurance and Renters Insurance for Married Couples

When two lovebirds move in together, they combine their possessions in one dwelling. Therefore, making sure the contents limit of your homeowners insurance policy or tenants insurance policy will cover the combined contents replacement value is critical.

It's always a great idea to complete an inventory of all your possessions, including wedding gifts. We also recommend you take photos of all the rooms in your home from multiple angles. This will make the claims process much easier during a difficult time. You will be able to identify all of the lost/damaged items by the photos. You can upload your inventory and photos to cloud storage.

Consider Adding Replacement Cost

Policies often include "Actual Cash Value" of your possessions which means in the event of a claim, insurers will reimburse the value of your possessions less depreciation. For example, if you own a 10-year-old \$5,000 TV, insurers will take into account the age of the TV.

However, if you include Replacement Cost, insurers will replace your contents at the price it would be to replace today! That \$5,000 TV will be replaced with an equivalent TV in today's prices.

So, if you've recently gotten engaged or married...Congratulations! Contact us today and we'll help you and your significant other decide what's right for you both.

Tips to help clear your ICY WINDSHIELD!



On a cold and icy morning...here are some tips to help clear ice and snow from your vehicle - to minimize any damage:

We've seen claims where someone tried to use a shovel to get snow off their car, or scratched their windshield by using a metal scraper! Even a snow brush can put light scratches in your paint if you're not careful. Some people have tried to pour hot or warm water onto the ice to clear it...bad idea...as this could cause the glass to crack or break!!!

- Before you begin scraping, start your vehicle and turn the defroster on high. The job will get easier as your car warms up.
- Get the largest plastic scraper you can find. It will give you more leverage.
- Use both sides of the scraper. Have you ever noticed the ridges on the back side of a plastic snow scraper? Those are designed to help break up thick sheets of ice into smaller pieces. So when scraping ice, use the back side first, then flip it over to the flat blade.



5 Pet Tips for a safe Valentine's Day

Did you know... One in four people buy Valentine's Day gifts for their pets, and almost half admit they cuddle with their dog more than their partner!

- XYLITOL**
This sugarless sweetener is in many candies and is toxic to pets.
- DECORATIONS**
Discarded ribbons and wrapping paper can be trouble for pets.
- CANDLES**
A nice dinner can become a fire hazard when pets & candles mix.
- FLOWERS**
Certain flowers are deadly to pets. Keep them away.
- CHOCOLATES**
It is still a common problem. No Chocolate for pets!



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chances to

WIN

WITH OUR NEW 2024

REFERRAL PROGRAM



\$10

AMAZON CARD FOR EACH REFERRAL

EVERY REFERRAL WILL THEN BE ENTERED TO WIN A...



\$50

SHEETZ CARD MONTHLY DRAW

EVERY REFERRAL WILL THEN BE ENTERED TO WIN AN...



IPAD

YEARLY DRAW

Email your referrals to: David@mvpins.com
or Call: 877-707-9055

LAST MONTH'S WINNER:

PHYLLIS HUGHES

THANK YOU

We would like to express our sincerest gratitude to all the people who referred their friends & family to us this month...

Jason DeLillo
Kenneth Goss
Mark Calvaruso
Jerry Latronica
Donald Kelly
Christine Ragnone

Christina Talotta
Rick Boyd
Tom Pauley
Christie Shaeffer
Daniel Mohn
Sheila Fedorek

Phyllis Hughes
David Regan
John & Trixann Black
Sharon Gates

Also for all your Wonderful Reviews

"Customer service is outstanding. Marcie W is always great."
Margaret S.

"Michelle is very informative and makes all inquiries and transactions very simple and smooth. She goes above and beyond to explain the best benefits that fit our needs. She is very responsive and follows up. We trust her and the whole group, that they have our best interest in mind."
Rebecca G.

"MVP agent (Beth Sauers) was very responsive to my questions and insurance needs. Provided very competitive rates and explained coverages in an easy to understand manner."
Craig C.

Check out more reviews at: www.mvpins.com

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YEAR TERM LIFE RATE

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®

SNOWMELT PROTECTION TIPS



It may not seem like it now...but Spring will be here before we know it! As winter ends and temperatures begin to rise, the accumulating water from melting snow and ice leaves your home susceptible to damage. Protect your home ahead of time to minimize your risk.

Use these four tips to help reduce your home's risk of snowmelt damage:

1. Clear snow from your home's foundation. Shovel snow away from your home, including stairwells, window wells, downspouts and doors to help prevent water from seeping in through cracks.
2. Maintain your roof and gutters. Any heavy snow that has accumulated on your roof should be cleared away to avoid water damage. Keep your gutters clear of debris to avoid ice dams—melted snow that refreezes at night, causing gutter clogs.

3. Ensure proper drainage. Make sure your downspout drains away from your home, and keep any street storm sewer drains clear of snow to prevent buildup and freezing.
4. Check your sump pump. Test to see that your sump pump is in good working order in case your home experiences flooding. If you notice any small leaks, take care of them before they become a bigger hazard.

SAFETY FIRST

Trained contractors can help you in the most crucial areas of your home, including plumbing and heating. If you are unable or unsure of how to remove snow from your roof, fix a leaky pipe, seal windows and doors, or test your water heater, contact a professional to ensure you and your home are safe from harm.

VALENTINE'S DAY GIFTS.

This year, Americans are expected to spend an estimated **\$26 BILLION** celebrating Valentine's Day.

- 250 MILLION roses are grown each year just for Valentine's Day.
- \$2.2 BILLION is spent on candy.

Candy and flowers might be some of the most common gifts for Valentine's Day, but we will spend a whopping...

\$5.5 BILLION ON JEWELRY.

Standard homeowner's policies typically include some coverage for the loss of personal possessions,

including valuables like jewelry.

However, if you've purchased or received jewelry, the included basic coverage for theft is limited and may not be enough on its own to cover your loss.

Give us a call today to review your policy limits.



CANDLE SAFETY

In the depths of Winter, you may want to cozy up indoors by lighting a candle or two. However, it's important to keep safety considerations in mind when doing so. In fact, the National Fire Protection Association claims that...

"there is an average of 21 home fires caused by candles EVERY DAY—with 85 per cent of them being avoidable."

Learn to use candles safely in your home by

following these simple tips:

- Trim the wick—Trim the wick to about 1/4 inch to keep the flame from becoming too large.
- Use a long match or lighter—To keep your hand from getting too close to the flame.
- Don't walk away—Make sure the wick ember is completely out before leaving the room.
- Secure the area—Never burn a candle near anything that could catch fire. This includes furniture, drapes, bedding, carpets, books, paper and decorations.
- Keep candles away from kids and pets.
- Avoid drafts, vents and air currents—This will help prevent rapid burning or dripping of your candle.
- Burn for no longer than four hours—more than four consecutive hours can cause the wick to become unstable and the flame to grow too large.
- Extinguish candles appropriately—by using a snuffer or putting the lid on to prevent hot wax splatters.
- Don't touch or move it—Make sure the candle is completely cooled before touching or moving it.

For more safety guidance and homeowners insurance solutions, contact MVP Insurance today.



PET OF THE MONTH: HARLEY

sent in by

Bethany Sauers

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.

No pictures will be returned, and not all pictures will appear. No purchase necessary. Contest open to everyone.



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