



INSURANCE HIGHLIGHTS

MARCH 2024



Our Monthly Newsletter For Family, Friends and Clients



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The Importance of Adapting Your Insurance to Your Business Growth

Watching your business prosper and grow can make all your hard work seem worthwhile. As you enjoy your success, it is important to be aware that as your business grows, risk management considerations increase accordingly. You may need to revise your business insurance because of expansion or any of various other factors.

When Should You Adjust Your Coverage?

Businesses are only eligible for BOPs when they employ fewer than 100 people and generate less than \$5 million in revenues. Even if a business is still eligible after significant growth, it is likely they will need additional customized insurance coverage for protection against new risk exposures. Any of the following situations should prompt a review of coverage needs:

Hiring employees: Most states require employers to carry workers' compensation insurance once the first employee is hired. You may also consider employment practices liability insurance (EPLI) for protection against employment-related claims such as discrimination or wrongful termination.

Changing or adding locations: If you relocate to a larger property after your business grows or add another location, it is essential to update your commercial property insurance to ensure you have the coverage you need.

Acquiring vehicles: Your business should obtain commercial auto insurance when it purchases its first vehicle for protection in case of accidents on the road.

Renovating commercial property: When you install new equipment, update structural features, or add additional space to your business property, your commercial property insurance coverage should be adjusted in accordance with the increase in overall value.

Offering different services or products: If new products or services are introduced to boost your company's profits, consult with our experienced agent to determine if you need policy adjustments or specialized liability coverage for protection against new risk exposures.

Digitalizing operations: Using workplace technology to digitize certain operations can increase company efficiency and promote growth and profits. It may also increase the risk of a cyber-attack and your need for cyber liability insurance.

Meet with our knowledgeable agents to review your business insurance. We can help ensure your company has the coverage it needs at the lowest possible cost.

Talk to us today...

What's inside:

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GUESS THE CELEBRITY?

Send your answer to service@mvpins.com. and you could

WIN A \$25 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...Jason Momoa

No purchase necessary. Contest open to everyone.



WHAT IS AN ICE DAM?

Ice dams are caused by on- and off-periods of melting and freezing, just like the weather we usually have this time of year. Snow insulates your roof, which warms up the air in your attic. Your warm attic then causes the snow to melt and roll down to the edge of the roof and the soffits. The melted water will eventually work its way under your shingles and get into your attic and then seep into your insulation, interior ceiling and walls. Over time, wet surfaces attract mold, which cause breathing problems and make repairs much more expensive and labour intensive.

5 things to watch for

- **Icicles on your roof** - This is one of the 1st signs that you have an ice dam. Icicles building up indicate that your gutters are full and the melting water has nowhere to go.
- **Dark-coloured icicles** - Discoloured icicles are caused by water coming into your attic, picking up dirt and taking it back outside.
- **New water-stains on your ceilings** - If you see stains on your ceiling, you probably have an ice dam. It can also run down the inside of your walls and pour into your basement.
- **Melted snow on your roof** - Take a look at your roof and those of your neighbours. Is your melting the same or different? Are there places on the roof where the snow has melted more than others? More at the top or more at the bottom? If you have different types of melting, you might have ice damming.
- **Dams** - Lastly, are there hills or mounds of ice running along the bottom edge of your roof? That's a good sign that you have ice damming.

2 tips to help prevent ice damming

- **Keep the snow load down** - You should always keep the snow load on your roof to a minimum to prevent it from causing an ice dam. However, we don't recommend climbing on top of the roof yourself. Use a roof rake or hire a professional to clear away excess snow.
- **Clear your gutters and downspouts** - Melting snow and icy water need somewhere to go. Clean leaves out of your downspouts and gutters in the fall and then dispose of ice, snow and gunk regularly throughout the winter. Break off any icicles that develop around the roof of your home.



BIKE SEASON

SPRING will soon be here, and we'll start to see more and more motor bikes and pedal bikes on our roads...and after the winter months...we may not used to that.

All drivers need to be a little bit more cautious.

Plan your turns and lane changes well in advance and also be aware of cyclist routes.

Leave lots of room when you're passing a cyclist. Check for cyclists prior to turning left or right, and never follow too close to a cyclist because a bike can stop a lot quicker than a car.

When you pull over and park, do a little shoulder check for bikes before you swing your car door open!

Let's all be safe on the roads.



SPRING SAFETY

Flooding and high water levels.

Washed out roadways and creeks are a definite hazard. Whether walking or driving, you should avoid flowing water, which can carry you or your vehicle away and standing water, which may be deeper than you think and contain debris or tree branches, that can pull you under.

Think Safe, Be Safe



3

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:

STEVE CHILL

THANK YOU

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

- | | | |
|------------------|-------------------|---------------------|
| Tracy Bader | John Helbling | Jason Stauffer |
| James Degeronimo | Summer Pearce | Steve Chill |
| Sierra Zirillo | Christina Talotta | Daniel Popa |
| Jerry Latronica | Tamika Williams | Pamela Brintzenhofe |

Also for all your Wonderful Reviews

"Responsiveness was amazing"

Kris E.

"The people on your team are wonderful"

Janet M.

"Consistent quality service"

Chris H.

"Customer service is great and premium costs are reasonable"

Judy T.

Check out more reviews at: www.mvpins.com

10 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®

MEET YOUR TEAM



Marcie Presto

Marcie@mvpins.com
877-707-9055

Favorite food: That's an easy one. My favorite food is pepperoni pizza -specifically pizza from our local pizzeria - Frank's Pizzeria in Ambridge, PA. It is made with cheese on the bottom and sauce and toppings on top. Frank's Pizza night is a thing in our house.

Favorite movies: My favorites are movies starring Keanu Reeves. My obsession started with the movie Speed. If any of the John Wick movies are on, I'm usually watching them. I have seen all of his movies.

Dream vacation: I don't really have a dream vacation. I do like to take time off to relax at home.

Favorite pastime: I enjoy going for invigorating walks outdoors. When I married my husband (37 years ago) I talked him into doing a walk-a-thon with me. It was 21 miles and we finished it in 8 hours! He said I almost killed him ... LOL! Needless to say he doesn't walk with me anymore so I grab my I pod and hit the pavement jamming to my tunes.

How I got into insurance:

My career started in 1986 when I started as a temp employee in the mail room with Erie Insurance. I had a great boss who promoted me and encouraged me to get my insurance license and the rest is history. Here I am today 37 years later and still going strong. I love my job!!



PET OF THE MONTH: KASEY MAE

sent in by

Marcie Wirtjes

Send us a picture of YOUR pet, and you could

WIN A \$25 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.

SHARE YOUR RECIPE WITH US.

Each month, we will share one of our customer's recipes...This month, we are making **Bacon Pear Gorgonzola Salad**

INGREDIENTS

- 8 ounces Spring Mix Lettuce
- 2 pears, sliced (small for ripeness)
- ½ cup candied (or roasted) pecans
- ½ cup dried cranberries
- ½ cup crumbled Gorgonzola cheese
- 8 slices bacon (cooked and diced)
- 2 ripe pears

DRESSING:

- ½ cup extra virgin olive oil
- ½ cup balsamic vinegar
- 1 tablespoon garlic, minced
- 2 teaspoons dijon mustard
- 2 teaspoons granulated sugar
- ½ teaspoon salt
- Ground black pepper to taste

INSTRUCTIONS

1. Combine all the dressing ingredients in a jar with a lid and shake well.
2. In a bowl, place the lettuce, pecans, cranberries, cheese, and bacon. When ready to serve, peel /cut/add the pears and dressing and toss. Serve immediately.

If you have a recipe that you would like to share with the MVP family please email it to:

service@mvpins.com

and you could

WIN A \$25 GIFT CARD
if it is featured in next month's newsletter.

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LOWER YOUR ENERGY BILLS...

Use a laptop rather than a desktop computer.

Laptops typically use only a fraction as much electricity as desktops. This is not a big deal if our computer is on for only a few hours a day, but if yours is on for much of the day most days, it could easily add \$250 to your annual electricity bill, compared with perhaps one-third of that amount or even less for a laptop.



Illustrations from Vectrezy.com

Can You Spot 8 Differences?

ANSWER:

1. No stripes on socks 2. Extra cloud 3. Pot handle missing 4. Hat band missing 5. Flags changed on socks 6. Missing coins 7. Shamrock on jacket 8. Hand upside down



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