



# INSURANCE HIGHLIGHTS

MAY 2024



## Organize Your Garage

Somewhere around 30% of all garages are used for household storage instead of vehicle parking, according to organizing professionals.

If this sounds like you, it might be time to do some Spring cleaning and reclaim your parking spot.

### Get Your Stuff Off the Floor

Sometimes half the battle is just finding homes for your things that are up and out of the way. Your local hardware store will have several great solutions, but there are plenty that you can accomplish with things you might already have around the house. Here are five of our favorites:

- Angled brackets on the wall are all it takes to create handy hangers for items like lawn chairs to riding toys.
- Fasten a few Bungee cords into sturdy surfaces to securely hold basketballs, soccer balls and more.
- Mason jars are perfect for stashing nails and screws.
- A magnetic strip on the wall can be your go-to spot for frequently used tools like scissors and screwdrivers
- Large baskets will help you round up otherwise scattered items like beach gear or snow toys.

### Organizing for Safety

If you walk through your garage every day, it's easy to overlook potential dangers, such as sharp tools and electrical hazards. Consider making safety a priority in your garage by following these guidelines:

- **Store items securely.** When storing heavy stuff, make sure your storage system can support the weight and your anchors are secure.
- **Lock up your tools.** Disconnect power tools when they're not in use and store them safely to keep them away from curious kids or thieves.
- **Look after your lawnmower.** Remove keys from lawn tractors to prevent kids from accidentally starting them.
- **Inspect your garage door.** Regularly test the auto-reverse mechanism to make sure it's working as it should, and never let kids play with the garage door opener. Make sure the main garage door is locked and secured to prevent unauthorized access.
- **Stock up on safety essentials.** Equip your garage with a fire extinguisher, carbon monoxide detector, smoke alarm and a first aid kit.
- **Spot tripping hazards.** Spills on the floor, such as sawdust or oil, can cause someone to slip and fall. Uneven cracks or missing chunks of cement can present tripping hazards, too.
- **Brighten it up.** A well-lit garage is a safe garage.

### 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?

Send your answer to [service@mvpins.com](mailto:service@mvpins.com). and you could

# WIN A \$25 GIFT CARD

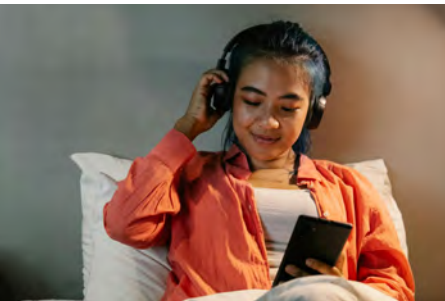
Every correct answer will be entered into a drawing, and we'll select one winner.

Last month's winner was:

## Matthew James

it was...Christina Ricci

No purchase necessary. Contest open to everyone.



## MUSIC BEFORE BED HELPS YOU SLEEP BETTER

Participants in a recent study who listened for five days to happy music...five days to sad music...and five days to pink noise before bed found that both types of music improved sleep quality and feelings of well-being the next morning. Listening to pink noise did not show the same result.

Study of 62 young adults by researchers at Singapore Management University, published in *Psychomusicology: Music, Mind and Brain*.



## CLASSIC CAR INSURANCE

If you own a classic or antique vehicle, it may seem like the simplest option is adding it to your personal auto policy. But if you end up in an accident, you could find yourself short on coverage.

**Here's why:** When it comes to paying an insurance claim, depreciation is a key factor. As most cars age, they go down in value. But for a classic or antique car, the opposite is often true.

### Is My Car a Classic or Antique?

Insurance companies offer many kinds of classic car policies for different kinds of older cars. Erie Insurance offers Agreed Value coverage for the following kinds of cars:

- Classic autos are at least 10 years old and, because of limited production or fine workmanship, have achieved rare or historic interest through being restored, maintained or preserved.
- Antique autos are 25 years or older that have been kept in good running condition and/or licensed as an antique with the Department of Motor Vehicles.
- Special interest autos maintain or appreciate in value as they become older.

If you need classic or antique car insurance. We will be able to advise you about the right coverage at the right price for your classic or antique car.

## GREEN LIVING

"Going green" is not only good for the environment, but it is also beneficial to your health and wallet. By following the three R's - **reduce, reuse & recycle** - you can take simple steps to live a more environmentally sound life.

- Replace outdated appliances with eco-friendly models. Replacing incandescent light bulbs can save \$30-80 over their lifetime.
- Unplug, and turn off lights and appliances when not in use.
- Take shorter showers, fix any leaks, use shorter wash cycles and only run tap water when you need it.
- Find alternatives to throwing items away. Determine whether an item can be recycled, composted or donated before discarding.
- Source food locally. Not only will you be supporting small businesses, but the shorter the distance your food travels, the less energy it consumes along the way.
- Proper insulation and lowering your thermostat can make your heating system more efficient and your bill a lot lower.
- Carpool, walk, ride your bike or use public transportation instead of driving alone.

By making small, simple changes, you can reduce your carbon footprint, benefiting both yourself and the environment in a variety of ways.

## Home Safety Tip:



can also use the blanket to wrap around someone if their clothes are on fire.

Alternatively, in the event of a house, condo or apartment fire, when wrapped up in it, you or someone else can exit the home safely, protected from the flames.

When mounted on the wall in a quick release container, it's easily accessible allowing you and your family to react quickly.

### How do I use a fire blanket?

It's important that you, and everyone else in your home or workplace, know how to use a fire blanket before needing to use it.

- The first thing to do, is to turn off the gas or electric supply to the fire.
- Then pull the blanket out using the straps.
- Make sure you wrap part of the blanket around your hands to prevent burning.
- Then carefully cover the flames, making sure it is all covered.
- After that, leave it for a while to make sure it is fully out and doesn't reignite.

It's vital to note that if the flames are bigger than the blanket, not to attempt putting out the flames yourself. You're better off getting out into safety and calling the fire brigade.

When purchasing a fire blanket, looking for products that meet the appropriate legal and safety standards is crucial.

## Fire Blankets...

**Did you know...Nearly two thirds of all household fires start in the kitchen.**

It highlights the importance of having fire safety equipment in there.

A fire blanket is a handy item to have in the kitchen as it can quickly stop a small pan fire from spreading.

### What is a fire blanket?

**It's a flame-resistant blanket that works by cutting off the oxygen supply and smothering the fire.**

Designed for stove-top fires, it is also ideal for use on an out of control barbecue fire, engine fires, small chemical fires...or you





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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:

# KRISTEN BENSON

# THANK YOU

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

Don Kelly  
James &  
Tara Sodeman

Kristen Benson  
Tim Meehan  
Jerry Latronica  
Kelly Zimmerman

Ryan Stoner  
Taylor Tomko  
Brian Havlin

## Also for all your Wonderful Reviews

"I like the best insurance for the price" – Joan L

"Always willing to help and answer all questions. Takes time to  
explain things. Great customer service" – Deborah H.

"Great rates and ability to provide better coverage" – Dinesh R.

"Complete understanding of my needs to cut cost and not give  
up levels of insurance" – Timothy S.

Check out more reviews at: [www.mvpins.com](http://www.mvpins.com)

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## YEAR TERM LIFE RATE

### Erie Family Life 10-Year-Term

Ultra-Select Non-tobacco Class  
(Qualification required)

	\$100,000		\$250,000		\$500,000	
Age	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



**Michelle Plaufcan**

michelle@mvpins.com

**877-707-9055**

**Favorite food:** It's hard to narrow it down to favorite because I love a lot of foods, but my go to is pizza and mac-n-cheese.

**Favorite movies:** I'm a big scary movie fan, but I am a sucker for good tear-jerker or romance movie too. All time favorite movies are: The Lost Boys, Pretty Woman and Titanic.

**Dream vacation:** I want to travel to a lot of places, but my all time favorite place I want to go is Ireland, but my daughter is living in Australia, so working on going there soon.

**Favorite pastime:** I spend the most time with my dog Clyde, but I love going to see waterfalls the most.

**How I got into insurance:** I was a young mom and saw an opening for a position as a CSR for an insurance company and was with that company for 20 years. I started at MVP in November of 2021, and it has been the best fit of my career. One of the things I love best about our agency is that we take the time each customer needs to make sure your protected.



## PET OF THE MONTH:

**Nikita & Beau**

sent in by

**JULIE LARSON**

Send us a picture of YOUR pet, and you could

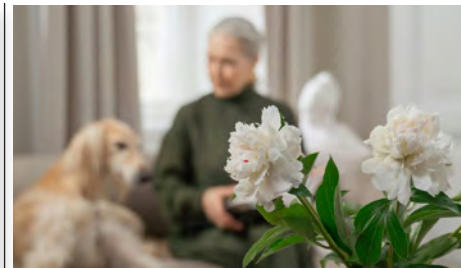
**WIN A  
\$25 GIFT CARD**

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.



## CAN MY PET BE A LIFE INSURANCE BENEFICIARY?

What pet owner wouldn't want the best for his or her pet if the unthinkable happened?

*Leona Helmsley is perhaps the most notorious example of someone leaving a beloved pet a small fortune. She bequeathed \$12 million to her dog Trouble when she passed away in 2007. That fortune let Trouble live out the rest of his days in a hotel, where he was cared for by a paid guardian and had an annual allowance of \$100,000 for full-time security, \$8,000 for grooming and \$1,200 for food.*

Most of us don't have that kind of money to leave behind to a pet. So can life insurance provide the funds to let Fluffy live in comfort?

Generally speaking, insurance companies (including Erie Family Life Insurance) will not let you name a pet as a life insurance beneficiary because they are unable to sign off on legal documents.

If you're concerned about your pet's welfare, it's best to speak with an attorney about your wishes. One option could be to fund a pet trust with life insurance, naming a trustee who will take care of your pet.

## TACO SPAGHETTI RECIPE



## SHARE YOUR RECIPE WITH US AND WIN A GIFT CARD!

One recipe will be chosen each month to win a gift card

### Ingredients

- Ingredients • 1 lb. 93% lean ground beef • 1 small yellow onion, finely chopped • 4 cloves garlic, finely chopped • 4 c. water • 1 (14.5-oz. can) diced tomatoes • 1 (1-oz.) packet or 2 tbsp. taco seasoning • 8 oz. spaghetti • 4 oz. Velveeta or American cheese, cut or torn into pieces • 1 c. (4 oz.) sharp cheddar cheese, shredded • 1/2 c. chopped fresh cilantro, plus more for serving • Sour cream or Mexican crema, for serving (optional)

### Directions

1. In a large pot over medium-high heat, cook ground beef, onion, and garlic, stirring occasionally, until beef is browned. Add water, tomatoes, and taco seasoning, then cover and bring to a boil.
2. Break spaghetti in half and add to sauce. Reduce heat to medium, cover, and simmer until pasta is tender, 12 to 14 minutes.
3. Remove from heat and stir in Velveeta, cheddar, and cilantro until cheese is melted. Serve topped with more cilantro and sour cream, if using.



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**Timothy Sirera**  
is **SAVING MONEY!**

Are YOU looking to save?  
Call today to get a quote,  
remember, quotes are free.