



INSURANCE HIGHLIGHTS

MAY 2025

SPAM: Nuisance or Threat?



We have all received SPAM on our mobile devices. Some of it is from companies that you have voluntarily giving your email address (such as by placing an online order).. but, Some spam may be connected to scams and other devious activities by illegitimate businesses or individuals. They can "phish" for your information by tricking you into following links or tempting you with offers and promotions that seem too good to be true. Spam can also contain malware, scams, fraud and privacy threats. This type of spam presents a more direct threat to your privacy and the security of your information.

IF YOU THINK YOU'VE RECEIVED SPAM:

- **DON'T** respond to it
- **DON'T** open any attached files
- **DON'T** click any buttons to open web pages
- **DO** report it to help the US Government:

[ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

WHAT NOT TO DO WITH SPAM TEXTS

Have you ever replied to a text message with **STOP** or **UNSUBSCRIBE**?

If it is an unmistakable spam message, NEVER respond with those words. Spammers are hitting up thousands of people in search of working contact information. When you interact, you're saying, "Yes, this phone number belongs to someone!" That's great news for them. It lets them know you're a real person they should target more often. You think you're putting an end to the noise, but you'll just make it worse.

Report the Spam Message

- Forward the spam message to the short code **7726** (SPAM) so that an investigation can be started by your cell phone provider. If you receive a number of spam texts, it is recommended to put 7726 into your contact list so that you don't need to remember the number.

The forwarding methods will vary, depending on your phone. Here are some examples:

• iPhone:

Touch and hold the message
Select More – Select the message you want to forward, then select the Arrow in the bottom right
Enter 7726
Select Send
Apple also has instructions on their website on how to block numbers, filter messages from unknown senders, and report iMessages that look like spam

• Android and Windows:

Press the message (be careful not to activate a link)
Choose Forward (from the menu)
Forward to 7726

• BlackBerry:

Open the message
Using the Menu key select Forward
Forward to 7726

Our Monthly Newsletter For Family, Friends and Clients



Joshua Medure
Agency Partner



David Varrati
Agency Partner

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GUESS THE CELEBRITY?

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Last months winner:

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it was...Zendaya

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SECRETS TO... TRAVELING WITH CHILDREN

Travelling this Spring and Summer with young kids doesn't need to be a hassle!. Here are some tips to make life easier:

- **Travel light.** Sometimes less is more. And choosing the correct carry-on is one of those times. Should be compact, lightweight and have wheels.
- **Get an early start.** Is it easier to make the trip during the day, keeping little ones awake, or attempt a red-eye, and hope everyone can get some sleep? Considering individual needs prior to booking a flight or planning a road trip is always a good starting point.
- **Prepare for your trip, and then some!** Toys, medication, diapers and other items used during the travel time frame must be easily accessible. And, what if connecting flights are missed? What if weather is bad,

postponing arrival at the final destination? It is worth packing a few additional items, just in case.

- **Kids-pack.** Individual back-packs for each child are great way to ensure favorite items are not forgotten. Letting children select their own books, toys and personal items will ensure en-route happiness.
- **Don't forget the snacks!** Travel snacks like yogurt tubes, granola bars, string cheese, and squeezable apple sauce are easy to pack. Fun snacks will keep tummies full when real meals are hard to come by. Refillable water bottles are also a wise choice for the whole family.
- **Sanitizer, wipes, tissues!** Perfect for cleaning spills, wiping a runny nose, or sprucing up outfits upon arrival, grabbing a few tissues will keep everyone looking and feeling their best.
- **Quick change artists...** Travelers pack outfits in their checked bags. Seasoned travelers always carry an extra outfit or two with them. From unexpected motion sickness to spilled food or drinks, these ensembles come in handy more often than not. And remember, dress for comfort.
- **A busy child is a happy child.** DS, iPad, iPhone, mini-DVD player and headphones usually top the entertainment list. Come prepared with fully charged devices and back-up batteries. When it's time to unplug, sing along songs, visual scavenger hunts, spelling bees, 20 questions, I Spy, and naming the capital cities of each state are interactive games that can turn travel time into quality time for the entire family.
- **Sleep gear.** Whether you are heading off on a long road trip, or taking a red-eye flight, planning to make sleep part of the journey is essential. Small cushions, neck pillows, cozy blankets and favorite plush animals will help little ones (and those around them!) catch some much needed Zzzzz's.
- **Travel lighthearted.** Patience is everything, and your happiness is what you make it. Keep things upbeat and positive, and enjoy every minute (or almost every minute!) of your trip.



Healthy Coping Mechanisms

Coping mechanisms can help people feel like they're escaping reality by relieving stress or distracting their minds. While this is quite common, it can become a problem if a person turns to unhealthy coping mechanisms, which can be harmful in the long run.

UNHEALTHY COPING MECHANISMS

People may adopt unhealthy or destructive behaviours

due to poor mental health, isolation and stress. Here are some of the most common unhealthy coping mechanisms:

- Overeating and undereating • Impulsive shopping • Oversleeping • Excessive alcohol or drug use

HEALTHY COPING MECHANISMS

Healthy coping mechanisms can help positively address stress and anxieties. Check out these five healthy alternatives for coping with stress or other unpleasant emotions:

1. **Talk about stress.** Find someone to share your feelings with, such as a close friend, family member or mental health professional.
2. **Learn your triggers.** Know what you react to negatively so you can prepare to respond in a healthy way.
3. **Address negative feelings.** Learn to accept that negativity is a part of life. Trying to avoid it can result in reaching for unhealthy coping mechanisms.
4. **Pick up a new hobby.** Find a healthy, rewarding hobby such as painting or running.
5. **Create task lists.** Make a list of personal goals to help you achieve what you want and improve your mood by checking off a completed task.

CHILD Car Seat Safety Tips

- It is important to install a child's (Car Seat) restraint seat properly in order for it to be effective.
- Read the manufacturer's installation instructions thoroughly
- Check your local Police/Fire/EMT departments to see if they have programs/courses to help with proper installation.

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THANK YOU

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

**Dominic Muto
Beverly Leasher
Diane Gray
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**Elle George
John Monroe
Theodore George**

Also for all your Wonderful Reviews

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50	18.03	15.90	28.69	24.87	50.58	42.93
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FLOODING DUE TO SURFACE WATER



Did You Know?

The primary reason your basement and home can flood during a rainstorm is due to poor or blocked drainage. To help you keep water from seeping into places it's not wanted, use the following precautionary measures you can take to protect your home and its belongings from flooding due to surface water.

Use these simple prevention tips to avoid flooding in your home:

- Make sure that the ground area within three metres of your home slopes away from your home's foundation.
- Extend downspouts at least 9 feet from your home.
- Direct water flow from downspouts away from your home, being careful not to discharge the water too close to adjacent property.
- Preventive landscaping can also help reduce the chance of a mudslide or flooding.
- Clean the gutters and the drainage downspouts attached to your roof at least twice a year.
- Have your roof carefully inspected at least once a year by a knowledgeable professional.

- If your house or commercial lot is at risk of flooding from a higher neighbouring property, consider building a solid wall masonry fence on the water-vulnerable boundaries of your property.
- Be vigilant for warning signs of an impending water flood problem.

Safety First

Plan ahead! If flooding occurs, be familiar with how to shut off electricity, gas and water at main switches and valves. Knowing how to do this ahead of time will help you to react quickly and minimize potential damages.

If YOU need to make a Claim...
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1

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if you have a claim or question during business hours.

3

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during office hours...if we're closed and it's an emergency, contact ERIE directly.



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David@mvpins.com

REMEMBER: TOO MANY CLAIMS MAY INCREASE YOUR RATES



WATCH FOR WILDLIFE

Tips for Spring

Statistics show 54% of crashes on rural highways involve an animal, and 4% of those crashes result in human casualties.

- Watch for animal-crossing signs, reduce your speed, look well ahead and scan aggressively.
- Animals often move in groups. If you pass one animal, slow down because there may be more.
- If you're going to hit a large animal, try to strike it at an angle to reduce the chance of it coming through your windshield. Let up on the brakes just before hitting the animal.



CHICKEN NUGGETS

SHARE YOUR RECIPE WITH US AND WIN A GIFT CARD

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

service@mvpins.com

INGREDIENTS

- Ground chicken.
- Seasoning: Salt, onion powder, garlic powder, black pepper
- Cauliflower Rice.
- Egg.
- Breadcrumbs.

INSTRUCTIONS

- Combine the ground chicken, cauliflower rice, and seasoning in a large bowl. Form the mixture into 30 round, flat nuggets weighing about 25 grams each.
- Crack the egg into a bowl and pour the breadcrumbs into another. Dip the chicken mixture in the egg and then the breadcrumbs.
- Place into air fryer basket in a single layer. Spray the tops with oil and air fry for eight to nine minutes at 400°F, flipping halfway. Cook until golden and cooked through.
- If you don't have an air fryer, bake them in the oven. Place on a baking sheet sprayed with oil, and spray the chicken with oil. Bake for 10 minutes at 450°F. Flip the nuggets over, spray with more oil, and bake for 6 more minutes until golden brown.



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100 Erie Insurance Place
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13823 Grant St.
New Springfield,
OH 44443

108 East Grandview
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Vienna Waters
game-tying basket with four seconds left in regulation of the Tri-County Junior High championship game.



Lily Gaydosz
Game-high 11 points in Tri-County Junior High (7th grade) championship game.