



# INSURANCE HIGHLIGHTS

JUNE 2025



## Spring clean the Cabin

***It's time to open the cottage or cabin...and the dreaded Spring clean-up. But there's no reason it has to be all scrubbing and no hot-tubbing.***

Here is a short to do list:

### **Inspect your deck boards**

Bare feet on a splintered deck are no fun. Look for worn or splintered boards, and if you're planning to reseal your wood, be sure to replace the splintered boards first.

### **Clean your deck or patio**

Clean it with a ready-to-spray bleach-free cleaner like Scotts Plus OxiClean Outdoor Cleaner, which is biodegradable and phosphate-free, so it won't harm your cottage flora.

### **Clean your outdoor furniture**

No one wants to sit on filthy, moldy furniture. Give them a good wash with an environmentally safe cleaner.

### **Clean your cottage exterior**

From cobwebs to bird droppings. To remove built-up dirt and stains from mildew, and mold, pair your garden hose with a ready-to-spray outdoor cleaner, and spray from top to bottom to make sure runoff doesn't resoil areas you've already cleaned.

### **Clean your cottage windows**

To clean like a pro, use warm water, a bit of dishwashing detergent, a rag, and a window scrubber. Use the rag to wipe down window frames, and then use the scrubber to clean the panes, finishing with a rubber squeegee.

Be sure to wipe off the squeegee after every pass, and give the window a final wipe with a microfiber cloth.

### **Inspect gutters**

Remove any debris that may have collected in your gutters over the winter and ensure that your downspouts aren't clogged.

### **Inspect your roof**

Look for damaged flashings, asphalt grains in your gutters, and other signs of warping or rotting.

### **Clear fallen branches**

Heavy snow takes a toll on trees, and for your first weekend, you can expect to find fallen branches everywhere. The good news is that you've got plenty of firewood for your first batch of s'mores!

### **Remove covers from shrubs and trees**

Remove any protective coverings you may have wrapped around smaller shrubs and trees you planted.

### **Clean in and around your fire pit and or barbecue**

Scoop out and dispose of excess ash, clean your BBQ with a hose, some soapy water, and elbow grease, then check the gas hose for cracks. Cut any vegetation that has grown up around the firepit so it is not a fire hazard.

***That's a great start...now there is the inside to deal with! But first, grab a drink, fire up your barbecue, and enjoy your outdoor space. You've earned it.***

## Our Monthly Newsletter For Family, Friends and Clients



**Joshua Medure**  
Agency Partner



**David Varrati**  
Agency Partner

## What's inside:

- **Guess the Celebrity...**p4
- **Who's line is it?...**p2
- **Referral Program...**p3
- **MVP Kids in Sports...**p4



13823 Grant St. New Springfield, OH 44443 Toll Free: (877) 707-9055  
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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 months winner:*

**Jim Crisci**

**it was...Tom Holland**

No purchase necessary. Contest open to everyone.



## THE HIDDEN RISK MANY HOMEOWNERS IGNORE

### Whose line is it anyway?

The reality is that as a homeowner, exterior underground service and utility lines **on your property are often your responsibility** – and breaks in a line or accidents during digging can happen. If you need to repair or replace physically damaged lines or pipes, the cost can be substantial.

### What service lines might run under my property?

- Water and sewer pipes
- Cable, internet and electric wiring
- Natural gas pipes
- Propane pipes

### How service lines become damaged

Some of the most common causes include: tree roots, animal interference, an artificial electrical current, the weight of vehicles pressing down on

the lines and even corrosion, rust, wear and tear.

No matter what the cause, the effects can be costly. Besides repairing the actual service line, a homeowner may have to dig up landscaping, driveways and sidewalks to gain access to the damaged line. Damaged outdoor property like trees, shrubs and even walkways may require repair or replacement as a result of the service line repair or the service line failure itself.

### Good news: Help for homeowners

If you have an ErieSecure Home® insurance policy, you can purchase additional protection that covers the cost of these service line repairs as well as related excavation costs, outdoor property damage and even loss of use.

*Give us a call today and we can explain the details and give you a quote on homeowners insurance that includes service line coverage.*



## Spring Pests

**Keep skunks, racoons and other pests out of your outdoor garbage.**

Combine two tablespoons of dish soap and two tablespoons of cayenne pepper in one quart of warm water. Put the mixture in a spray bottle and spray your garbage cans liberally, repeating as needed. Most scavenging animals find the pepper distasteful.

Farmers' Almanac. FarmersAlmanac.com



## BOATING SEASON

You spent the winter months dreaming of being out on the water...it's finally here: beautiful weather you can enjoy on your boat. Before you set sail, make sure your boat and your boating equipment are prepped and ready for the season by following these tips:

**Give your boat an inspection.** Even if you store your boat in a protective shelter, it's still possible it sustained

damage over the winter. Before heading to your marina or favorite ramp, inspect your boat. Hoses and other rubber parts may have fallen victim to dry rot since your last time out. You should also check metal surfaces and electrical areas to be sure they haven't been corroded by any moisture.

**Bring it to the experts for a tune-up.** It's worth having a professional take a look at your boat each year. Boat equipment, such as your engine, will probably require a tune-up after going months without use.

**Pack your safety gear.** Packing for a day on the water should include more than just water skis and sunglasses. Make sure your boat has the appropriate boating equipment on board. This includes life jackets, fire extinguishers, visual distress signals, a bailer, an anchor, a first aid kit, a flashlight and a bell or whistle. You should also make sure to bring a fully charged cell phone with you whenever you head out. If you'll have a pet with you, make sure they have a life jacket as well.

Once your boat is in ship-shape, there's just one more thing you need to go over – your boat insurance policy. A quick chat with your agent can ensure you have one extra safety net in place and some peace of mind.



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or visit our website: [www.mvpins.com](http://www.mvpins.com)



**THANK YOU**

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

**Anne Sternart**

**James Telegraphis**

**Daman Redenbach**

**Jennifer Cox**

**Vanda Centofanti**

**James Brooks**

**Natalie Crump**

## Also for all your Wonderful Reviews

"Phenomenal agent...she really takes the time to help and  
understand... 10 out of 10 strongly recommend" *Cydney C*

"Customer Service is very friendly and efficient" *John C*

"Great responsiveness. Got our car insurance in minutes.  
Bethany made our day run more smoothly." *Michael W*

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

**10  
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®**



# AUTO THEFT

Having your vehicle stolen can leave you feeling distraught and unsure of what to do.  
**Follow these steps to report an automobile theft:**

1. Call the police. Relay all pertinent information to the police: the vehicle's last location, identification number and description. Some insurance companies will not assist you in a stolen vehicle claim unless a police report has been filed.
2. Notify your insurance company of the incident as soon as possible. This way, you may not be held responsible if the vehicle is involved in any incidents while out of your possession.
3. Be sure to notify the leasing or financial office of the theft so they can begin working with your insurance company and get the claims process moving faster.
4. Report that your car has been stolen to the DMV.

# IF YOU RENT YOU NEED THIS!



## Got Renter's Insurance???

The average renters insurance policy premium is only **\$173 a year**, according to the National Association of Insurance Commissioners (NAIC). **But still, only 43 percent of renters buy renters insurance**, according to the Insurance Research Council. More than 96 percent of homeowners have home insurance.

**For a FREE Quote, call us today:**  
**(330) 707-9055**

If YOU need to make a Claim...  
**CALL US FIRST**

- 1 Contact MVP Insurance FIRST...**  
if you are an Erie Insurance customer
- 2 Contact MVP Insurance FIRST...**  
if you have a claim or question during business hours.
- 3 Contact MVP Insurance FIRST...**  
during office hours...if we're closed and it's an emergency, contact ERIE directly.



**Contact Us Today...**

(330) 707-9055 | (724) 453-1122

David@mvpins.com

REMEMBER: TOO MANY CLAIMS MAY INCREASE YOUR RATES



**FATHER'S DAY**  
**SUNDAY, JUNE 15, 2025**



## GARLIC PARMESAN

**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

- |                          |                                                       |
|--------------------------|-------------------------------------------------------|
| 2 tbsp unsalted butter   | Kosher salt and freshly ground black pepper, to taste |
| 4 cloves garlic, minced  | 1/4 cup freshly grated Parmesan cheese                |
| 2 cups chicken broth     | 2 tbsp chopped fresh parsley                          |
| 1 cup milk               |                                                       |
| 8 oz uncooked fettuccine |                                                       |

## INSTRUCTIONS

- Melt butter in a large skillet over medium high heat. Add garlic and cook, stirring frequently, until fragrant, about 1-2 minutes.
- Stir in chicken broth, milk and fettuccine; season with salt and pepper, to taste.
- Bring to a boil; reduce heat and simmer, stirring occasionally, until pasta is cooked through, about 18-20 minutes. Stir in Parmesan. If the mixture is too thick, add more milk as needed until desired consistency is reached.
- Serve immediately, garnished with parsley.



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# MVP INSURANCE MVP OF THE GAME

**Celebrating kids in sports.**

To see past MVP's please go to:

<https://www.lcsportsnet.com/sponsor/mvp-insurance-mvp-of-the-game/>



**Joey Whippo**  
Brace and an assist



**Rian Owens**  
13 kills, 2 aces, 2 blocks.