



# INSURANCE HIGHLIGHTS

AUGUST 2025



## WHAT TO KNOW WHEN DRIVING THROUGH A WORK ZONE...

Road work is often the culprit in the warmer months. You probably already know that it's important to stay at or below the posted limits when you're in a work zone, not to mention, many states will ticket you for speeding in a construction zone. Yet there are a few other tips worth keeping in mind in order to keep you, your car and workers safe when you're driving through a work zone.

**Check ahead for delays.** Visit your state's department of transportation website or tune into a radio station that reports on the traffic to get a head's up on expected delays. You can then consider avoiding a work zone by getting the scoop and mapping out a different route before you leave home.

**Leave lots of room between vehicles.** You should be able to count out at least two seconds from when the car in front of you passes an object and when you do.

**Reduce distractions.** It goes without saying that you shouldn't be driving distracted or playing on your phone. Extra attention is needed when driving through a work zone, so lower the radio or turn it off altogether.

**Merge when it's safe.** When traffic is moving at highway

speeds and there aren't backups, it makes sense to move sooner to the lane that will remain open. Otherwise, many states recommend drivers merge alternately into the lane, or in a "zipper fashion." Research what's appropriate where you are before driving.

**Never pass on the shoulder or drive across the median.** This puts workers in danger—and is often illegal.

**Keep your cool when it comes to tailgaters.** No one likes a tailgater. If you get one behind you, resist the urge to lay on the brakes. Instead, pull over and let the speed demon pass. If that's not possible (or you're just plain not willing to pull over), turn your headlights on and off a few times to warn the tailgater. At night, it's okay to give your brakes a light tap.

You never know how long it can take to make it through a work zone. So do your best to relax and to stay alert until you're in the clear.

Unfortunately, accidents do happen in work zones. Having the right auto insurance coverage can make all the difference when you need it. Give us a call to help you review your policy or get an auto insurance quote.

Our Monthly Newsletter For Family, Friends and Clients



Joshua Medure  
Agency Partner



David Varrati  
Agency Partner

### What's inside:

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13823 Grant St. New Springfield, OH 44443 Toll Free: (877) 707-9055  
108 East Grandview Avenue, Zelienople, PA 16063 Phone: 724-453-1122





Hint: a Disney Kid and now a famous singer

## 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:

**Karen Crisci**

it was...Jimmy Fallon

No purchase necessary. Contest open to everyone.



## Pet Safety on the water

Safety on the water is just as crucial for the family pet as it is for everyone else. A pet life jacket is a good idea when the animal is in the boat, especially in areas with strong currents and cold water. Remove collars and chains before allowing the pet to swim. Submerged tree branches can quickly hook the pet's collar and cause the animal to drown.

Pets are like family; they play a significant role in our lives. Pet insurance provides you peace of mind that you're covered if your pet needs medical care.



## WHAT IS A... COVERAGE REVIEW (And Why Do I Need One?)

When it comes to insurance, the best policy is one that provides the right protection for you and your family — right now. That means as your life changes, your insurance coverage should, too.

### What is a Coverage Review?

A coverage review is a general check-in with your insurance agent. During the review, you'll meet with your agent and share any life changes that could affect your insurance needs. This information will be used to update your current policies and recommend additional coverages you may want to consider.

A coverage review is a good opportunity to ask questions and understand what your policies can (and can't) cover. Your agent can also share real-life claims examples they've seen in your local area to help you avoid potentially costly coverage gaps.

Your agent may schedule an in-person meeting, or ask you to provide information over the phone or email — whatever works best for you.

Of course, you don't need to wait for your agent to schedule a coverage review. You can also request one yourself! Just call, email or text your agent to get in touch.

### Can My Agent Help Lower My Insurance Bill?

Everyone likes saving money, right? During your review, we will work with you to ensure you're getting the best price possible for only the coverage you need. Stop paying for extra coverage that you will never use!

### What Information Will My Agent Ask for During a Coverage Review?

During a coverage review, your agent will want to know about any life changes since you last connected. This may include: your mailing address, phone number, email address and all the members of your household. Be sure to let them know of any name changes due to marriage or divorce, or if you've had a child since you last spoke. Also let them know if you have changed jobs, made any new purchases like a boat, all-terrain vehicle (ATV) or golf cart. Also, if you have made any home updates that may have increased the value of your home.

We know every customer's circumstance is different. That's why we never work from a one-size-fits-all formula. We will listen to you carefully and offer tailor-made solutions for your situation and your budget. Best of all — you'll get outstanding coverage, great rates and service from local people who care. To learn more, give us a call for your FREE review or quote.

## SPOT THE SIGNS OF SHADY CONTRACTORS



### Get References

Request references from the contractor, and check them out.

### Be Present

Be there when the contractor inspects the roof, and ask questions.

### Get an Estimate

Request a detailed estimate identifying the cost breakdown and when the work will be completed. Also ask about guarantees, warranties and the payment schedule.

### Wait to Sign

Do not sign anything until you are satisfied with the above items.

### Keep Records

Keep written records and receipts of all work.

### Report Fraud

Report any fraudulent activities by calling ERIE's Fraud Hotline at 800-368-6696 or by emailing ERIE's Fraud Finders® at [fraud.finders@erieinsurance.com](mailto:fraud.finders@erieinsurance.com).

It's always your choice to decide who you want to perform repairs to your home. ERIE recommends you use a contractor who you either know and trust or get a reference from someone you know and trust.

A good contractor is worth their weight in gold—well, at least in wood, aluminum and drywall. Unfortunately, disreputable ones sometimes lay in wait, pouncing when damages to your home cause you to file an insurance claim.

Fortunately, a little due diligence on your part can go a long way. This checklist includes some of the most important action steps to take when working with a contractor.





# NEW FOR 2025

Refer a friend or family member to MVP Insurance, you will receive a...

# \$25

AMAZON

# GIFT CARD

FOR EACH REFERRAL

# REFERRAL REWARDS

ARE YOU OUR NEXT WINNER? REFER TODAY

CALL TODAY

## 877-707-9055

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...

**Lisa Hunt**

**Brooke Kostelnik**

**Patricia Paranzino**

**LeAnne Becay**

**Breanna Mootsey**

**Francesca Ferrara**

**Robert Marrie**

**Joshua Pounds**

**Sharon McCosby**

**Robert Myers**

**Matthew Bowden**

**Amanda Ruozzo**

## Also for all your Wonderful Reviews

"Helpful getting all the coverage I needed and a simple process. David was always available and answered any questions I had." *Jon Stockman*

"Highly recommend MVP Insurance. As a first time home buyer, my experience couldn't have went smoother! Very informative & professional in explaining the policy so I was an informed buyer. They were also very responsive in getting back to me. David gave me a follow up call after to see how my experience went which I felt was considerate of him!" *Bean Sprout*

"Dealing with MVP Insurance has been a great experience so far. They got me a quote for my auto policy. They saved me over \$1,000.00 a year for equal coverage and the process was quick. MVP Insurance followed up with me to make sure I had all the documents I needed and to confirm all the documents were signed. Overall, two thumbs up." *Vincent Mion*

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®

# SKIN CANCER AND YOU



**Over 3.3 million cases of skin cancer are diagnosed in the US each year,** according to the American Cancer Society. Fortunately, skin cancer is highly preventable by avoiding excessive sun exposure. Here are a few tips to protect your skin from the sun:

- Stay in the shade under an umbrella, tree or other shelter. Avoid the sun between 10 a.m. and 4 p.m., when the rays are the strongest.
- Wear dark-coloured clothes made of tightly woven fabrics and a hat that shields your face, neck and ears.
- Wear sunglasses to protect your eyes and the skin around them.
- Apply sunscreen all over your body and lips and reapply at least every two hours—and after swimming or sweating.

Most skin cancer cases are curable if diagnosed and treated early enough. Inspecting your skin for any spots or changes in colour or appearance is important, as new spots or changes may indicate cancer. If you have any concerns, see your doctor.



**DID YOU KNOW...  
EACH YEAR, GRILLING  
ACCIDENTS CAUSE  
\$118 MILLION  
IN PROPERTY DAMAGE.**



## Phone Cybersecurity

Losing or upgrading your phone could lock you out of your accounts, warns cybersecurity expert John Sileo. Many accounts use "two factor authentication" -to access these accounts on your computer, you must enter codes that are sent to your phone. This can render accounts inaccessible for days if the phone is lost, stolen or replaced. To avoid problems: Store the "recovery" or "backup" codes provided when you enable two-factor authentication somewhere safe, such as in a secure password manager like 1Password, Dashlane or Keeper

John Sileo is a keynote speaker on cybersecurity and CEO of The Sileo Group. [Sileo.com](http://Sileo.com)



100 Erie Insurance Place  
Erie, PA. 16530-0001



13823 Grant St.  
New Springfield,  
OH 44443

108 East Grandview  
Avenue, Zelenople,  
PA 16063

## Safety tips to enjoy your RV



While RVs may provide a flexible and convenient way of exploring the world, they can also be dangerous. Before embarking on a journey in your RV, consider the following safety tips:

- **Practise driving.** Piloting an RV may be very different from driving a car. Take time to ensure you are comfortable with your vehicle.
- **Maintain your vehicle.** Check your tires, lights, belts, oil levels and windshield wipers before embarking on a trip, and adhere to all recommended maintenance schedules.
- **Know your limits.** Be aware of your RV's height and weight capacity.
- **Drive carefully.** Avoid excessive speeds or sudden manoeuvres.
- **Secure your RV.** Given that RVs may double as a residence, ensure your doors and windows are locked to prevent break-ins.

*You should also ensure your RV is covered by a suitable RV insurance policy. Contact us for more information.*

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



## WATERMELON SMOOTHIE

**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**

**Watermelon, frozen strawberries and Greek vanilla yogurt is a refreshing healthy breakfast idea or midday snack!**

## INGREDIENTS/INSTRUCTIONS

- 3 cup. watermelon, diced
- 1 cup. frozen strawberries
- 3 large ice cubes
- 1 5.3-oz. container vanilla Greek yogurt
- 1/2 banana
- 1/2 lime, juiced

Combine the watermelon, strawberries, ice cubes, yogurt, banana, and lime juice in a blender. Blend on low to break up the strawberries ( or use frozen cherries or raspberries) and ice, stopping to scrape the sides of the blender, as needed. Increase speed to high and blend until very smooth, about 20 seconds. Serve immediately.

## 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/>



Delaney Sturgeon



Kaevon Gardner