



SEPTEMBER 2025

INSURANCE HIGHLIGHTS



BUYING LIFE INSURANCE FOR THE FIRST TIME?

Maybe you just got married, had your first child, started a business or maybe you are just thinking about your future together. Whatever the reason is, you are now buying life insurance for the first time! Here is some great advice:

Understand who (or what) you're protecting

Anyone experiencing a significant life event often recognizes the need for life insurance, others may not realize they could benefit from it as well. For instance, did you know that stay-at-home parents and student loan cosigners could have a definite need for life insurance?

Only buy the life insurance plan you can afford

Many people are surprised at how much life insurance they really need to protect the people and things they love most. Yet it's a mistake to forgo any coverage at all if you can't afford the plan you want. Something is definitely better than nothing, and you don't need to purchase the best plan to take care of your family.

Think through your beneficiaries

A life insurance beneficiary is the person or entity you name in your life policy to receive funds in the event of

your passing, this can be a person, business, trust, charity or even your church.

Consider how much life insurance you need

An insurance professional can help you talk through what makes sense for your life and budget.

Buy from a financially sound company

You want the backing of a financially strong insurer so they will be there when you need them most.

Take into account current and future needs

Don't just consider your current lifestyle, keep in mind your future needs and what those could include (a spouse, children or business). Life insurance is actually less expensive than most people think—and that's especially true when you're younger.

Work with a licensed insurance agent

We can offer trusted guidance when it comes to finding the right life insurance protection at the right price. We are also a trusted person your family can turn to in a time of need. Give us a call to learn more about your options and to get a free quote.

Our Monthly Newsletter For Family, Friends and Clients



Joshua Medure
Agency Partner



David Varrati
Agency Partner

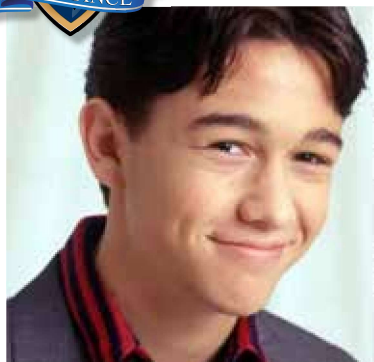
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13823 Grant St. New Springfield, OH 44443 Toll Free: (877) 707-9055
108 East Grandview Avenue, Zelienople, PA 16063 Phone: 724-453-1122





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:
Jennifer Magistro
it was...**Sabrina Carpenter**

No purchase necessary. Contest open to everyone.



REAR END COLLISIONS INCREASE DURING THE FALL.

According to the National Transportation
Safety Board (NTSB), there are...

**1.7 million rear-end collisions
in the U.S. each year. Studies
show that most claims
happen in the Fall!**

and attributes 87% of them to drivers who
aren't paying attention. It's important to put
down the phone, stop adjusting the radio,
and back up slowly, checking mirrors and
windows multiple times for oncoming cars.



CLASSIC CAR WINTER STORAGE TIPS

Well it is that time of year...it is
getting colder outside and after a
fun Summer of cruising...it is time to
put that classic car or hot rod to bed
for the Winter months. We all know
that we need to top up the gas tank,
add fuel stabilizer, change the fluids
and disconnect the battery - or use
a trickle charger...but what else can
we do to protect our baby?

Wash and wax

It may seem fruitless to wash the
car when it is about to be put away
for months, but it is an easy step
that shouldn't be overlooked. Water
stains or bird droppings left on the
car can permanently damage the
paint. Make sure to clean the wheels
and undersides of the fenders to
get rid of mud, grease and tar. For
added protection, give the car a
coat of wax and treat any interior
leather with a good conditioner.
Consider also using a car cover to
keep any dust off of the paint and to
protect it from scratches.

Tire care

If a vehicle is left stationary for too
long, the tires could develop flat
spots from the weight of the vehicle
pressing down on the tires' treads.
This occurs at a faster rate in colder
temperatures, especially with high-
performance or low-profile tires.
Consider taking off the wheels and
placing the car on jack stands at all
four corners. The downside to this
is...if there's a fire, you have no easy
way to save your car.

Parking brake

Consider NOT using the parking
brake when you leave a car in
storage long term; if the brake pads
make contact with the rotors for an
extended period of time, they could
fuse together. Instead of risking
your emergency brake, purchase a
tire chock or two to prevent the car
from moving.

Repel rodents

There are plenty of places in your
car for critters to hide and even

more things for them to destroy.
Prevent them from entering your
car by covering any gaps where
a mouse could enter, such as the
exhaust pipe or an air intake; steel
wool works well for this. Next,
spread scented dryer sheets or
Irish Spring soap shavings inside
the car and moth balls around the
perimeter of the vehicle. Don't
forget a few mouse traps.

Maintain insurance

In order to save money, you might
be tempted to cancel your auto
insurance when your vehicle is in
storage. Bad idea. If you remove
coverage completely, you'll be on
your own if there's a fire, the weight
of snow collapses the roof, or your
car is stolen. If you have extended
auto insurance/auto pak, the policy
covers a full year and takes winter
storage into account in your annual
premium.

**Protect Your car...Call
us today.**



FALL PET CARE TIPS

Did you know that canned pumpkin is good for your
dog's diet? The soluble fiber in pumpkin can help with
digestive issues, while the antioxidants and essential fatty
acids in the seeds promote healthy skin and fur and urinary
health. Additional nutrients found in pumpkins, such as
beta-carotene and iron, might reduce the likelihood of
your pet developing cancer. Try mixing 1-2 teaspoons of
canned pumpkin in your dog's food.

Enjoying the Festivities

Many pet owners love to dress their pets for Halloween and
take them trick-or-treating with the kids. Remember a few
safety tips around the holidays:

- When taking your pet out, keep it close and put reflective
clothing on it, if possible, to reduce the risk of your pet
being injured.
- Keep an eye on the candy. Chocolate can be deadly to
dogs, so make sure your children know to keep it out of
reach.
- Food can become a problem during Thanksgiving as well.
Keep an eye on pets trying to steal from the feast.

Safe Decorating

Do you go crazy with decorations for Halloween,
Thanksgiving, and Christmas? Be sure to remember pet
safety when setting up your decorations. Pets might try to
chew on electrical cords, giving them a shock that can be
damaging to their health. Keep your cords and electrical
decorations away from your pets and make sure to control
excess cords, ropes, or lights to avoid your pet getting
tangled.

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



THANK YOU

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

Richard Mangelli
Carrie Wise Dixon
Troy Squibbs

Taylor Snyder
James Reichert
Mark Benson

Also for all your Wonderful Reviews

"Phenomenal service and care with Beth! She was extremely helpful and attentive to our needs!" Wendy S.

"I appreciated Michelle's efficiency blended with understanding and patience. She walked me through my coverage and took the time to make sure I understood." Barbara Howard

"Marcie W. was great to work with when getting my policy updated. She took the time to answer my question and looked into multiple options for me" Mindy M

Check out more reviews at: 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®



DOES MY INSURANCE COVER MY COLLEGE STUDENT'S CAR & OTHER STUFF?

Talk Safety With Your Student

Remind them to always lock the doors. Kids can be carefree—and trusting—but theft is a real thing in colleges. In 2019, there were over 9,000 burglaries and 3,100 auto thefts reported on U.S. campuses.

Does your student have expensive electronic equipment, a bike or scooter? If so, it's good to know that your student's personal possessions are typically protected under a parent's homeowners policy. At Erie Insurance, full-time students under the age of 24 are automatically covered under their parents' policy. However, it's important to keep in mind that most insurers limit how

much they will pay for theft of any one item (the limit is \$3,000 at ERIE). If a prized possession is worth more, you may want to add additional coverage.

If your student is living off campus in an apartment, you may want to consider purchasing a separate renters insurance policy. Talk to an insurance professional like an Erie Insurance agent to learn more about your options.

Get Your Auto Insurance Situated

Is your child taking a car to school? Or are they leaving it at home? If it's the latter, reach out to your insurance agent—you can probably save some money. Erie Insurance has a college student auto discount that applies to young, unmarried, full-time college students who spend most of the year away from home without the use of a vehicle.

And if the car IS going to college, review coverage with your insurance agent.

You may want to remind your young driver that auto insurance follows the car, not the driver. But there are two common exceptions. The first is when the damage and/or injuries exceed the available limits on your policy. In this instance, it's possible that the friend's insurance would kick in to cover the outstanding balance. Another exception can occur when someone drives your car without your permission. Bottom line: don't let just anyone borrow your car.

A Great Combination

If you have an auto and renters policy from ERIE, you may be eligible for a multi-policy discount. Give us a call to get a quote and learn more about having the right coverage that fits your life.

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

Bundle insurance and SAVE money



Did you know...bundling your homeowners, auto and life policies with one company can save you 15% or more? give us a call to find out more and how we can customize a bundle plan for you.



CHICKEN WRAPS

Chicken Wraps are always a hit in my family, whether it is for dinner or a midday snack! Quick and easy and always Yummy.

INGREDIENTS/INSTRUCTIONS

Cooked chicken breasts – Buy ready cooked chicken or cook your own if you have extra time.

Sweetcorn – Tinned is fine or frozen and defrosted if you prefer

Red Onion

Cream Cheese – Regular or reduced fat is fine

BBQ sauce – Any store bought sauce is good

Cheese – Grated mozzarella or cheddar.

Large wraps – Soft flour tortillas

Cook the chicken and then dice, slice or shred it into smaller pieces. Add the chicken to a bowl with sweetcorn, onion, cream cheese, BBQ sauce, cheese and salt and pepper. Mix well. Spoon the mixture onto the wraps...add garnish like lettuce, carrots or hot peppers...roll the wraps tightly....now enjoy.

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



100 Erie Insurance Place
Erie, PA. 16530-0001



13823 Grant St.
New Springfield,
OH 44443

108 East Grandview
Avenue, Zelenople,
PA 16063

MVP INSURANCE MVP OF THE GAME

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



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