INSURANCE HIGHLIGHTS

MVP INSURANCE

NOVEMBER 2025

Thanksgiving Safety Tips

Thanksgiving is a wonderful time of year...surrounded by loving family and friends while enjoying a yummy feast. Unfortunately, the holiday can also surround you and your guests with other troubles, from cooking accidents, to home and car safety issues. Here are a few safety tips you'll be thankful for.

PREVENTING A FIRE

According to a national study, Thanksgiving is the leading day of the year for home fires involving cooking equipment. Please use caution when preparing your Thanksgiving Day feast.

- Check on food frequently and never leave your home while the oven or other cooking appliances are on.
- Keep your prep space clean and organized. Oven mitts, paper towels and dish towels, food wrappers and other easily combustible items should be kept away from heat and flames.
- Don't wear clothing that could come in contact with heat or flames.
- Avoid cooking if you're drinking.

AVOIDING CAR ACCIDENTS

We should ALL know this by now... don't drink and drive! If you're planning on drinking on Thanksgiving (or any day), arrange for a designated driver or call a cab, or another service to get you safely there and back.

Thanksgiving is also one of the busiest travel periods of the year. This means the likelihood of getting in a car crash increases. Remember also that the weather can often be bad this time of year and with additional cars on the road, this is a recipe for disaster. Slow down and give your self plenty of extra time incase you encounter delays.

PROTECTING YOUR HOME WHILE YOU'RE AWAY

While everyone else is thankful for what they have, thieves are thankful for what they can get. They know homes are often empty for days at a time and take advantage of this.

- Put your lights on a timer and use motion detectors for outdoor lights.
- Ask a neighbor or friend to keep an eye on your home and pick up any mail so it doesn't pile up.
- As an added precaution, invest in an outdoor security camera that you can monitor from anywhere
- Keep your travel plans off social media. Consider waiting until you're back in town to post photos, so the wrong person doesn't become aware of your absence.

We hope you all have a Happy and SAFE Thanksgiving celebration

Our Monthly Newsletter For Family, Friends and Clients

Joshua Medure
Agency Partner

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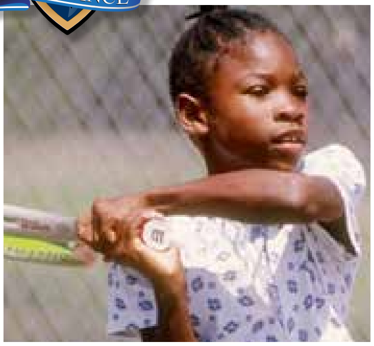


GUESS THE CELEBRITY?

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:

Antonette Ross

it was...Winona Ryder

No purchase necessary. Contest open to everyone.

Time to get the Chimney Cleaned?

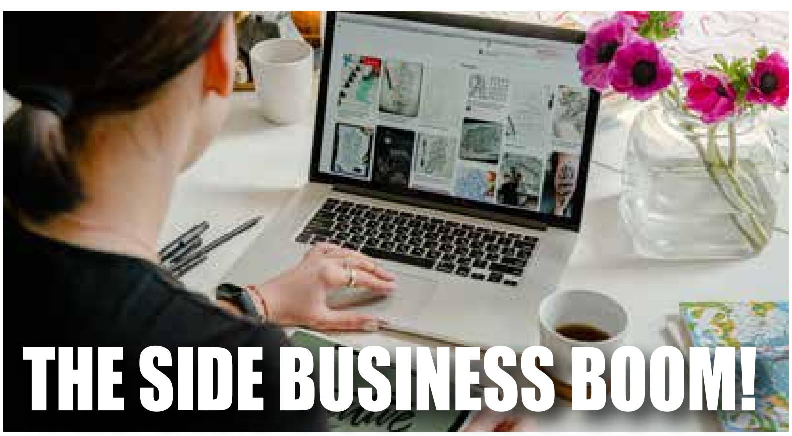
In order for the wood stove or fireplace to function properly, your chimney must be cleaned regularly. The soot, produced by burning wood, settles on the inner surface of the chimney which leads to a narrowing of its opening.

As a result, because of a thick soot layer, there is insufficient heating of the chimney walls and the draft is reduced and becomes insufficient. Due to this, carbon monoxide and smoke get inside the room and there is a risk of fire, as soot begins to burn in the chimney, and the pipe spits out sparks on the roof. The combustion of soot in the chimney can also cause mechanical damage to its walls.

Even if the fireplace or stove has not been used for a long time and there is no soot in a chimney, there is a possibility that objects like spider webs, leaves, garbage, feathers, and bird nest twigs, have got into the chimney. Therefore, it is necessary to carry out a visual inspection and cleaning.

When is the Best Time to Clean my Chimney?

Ideally, before the start of the burning season during the early fall is a great time to get your chimney inspected and cleaned. Before you think about building a fire or starting up your furnace because the weather has changed, It is time to call your chimney sweep.



Members of Generation Y, also known as millennials, are an enterprising bunch. According to statistic, 35 percent of workers under the age of 31 have started a side business to supplement their income. Millenials are multitalented, and may be more eager to use their varied skills in different capacities than previous generations. They are independent thinkers, and may relish the opportunity to be self-employed. Or, more likely, they have found that in today's economic climate, one job is simply not enough. In any case, side businesses are booming among those in their late twenties and early thirties.

In other age brackets, the percentages of those who are self-employed vary, but there's no doubt that many people are starting side business ventures, often out of economic need. While they are often both fun and profitable, such business ventures may also present a range of new risks.

Liability: A business is liable for injuries to its employees, customers, or vendors that occur on the company premises or off as a result of the company's negligence. A business is also liable for product-related problems due to defective merchandise or inadequately performed services.

Business Interruption: If a business suffers a loss, such as property damage, it may be forced to shut down for a period of time. Unless there is insurance to cover business interruption, this break in business can be financially catastrophic.

Vehicle usage: Using your personal vehicle for business, say deliveries, may cause a claim to be denied if you get into an accident.

Hackers and Technological Issues: Many businesses are heavily reliant on their websites to function, but hackers, viruses, and other issues can seriously disrupt their Internet presence.

Coverage for Side Businesses

Millenials and others are sinking much of their savings into side business ventures. Insurance helps side businesses to succeed by reducing uncertainty, so the bold entrepreneurs that start them can focus more on making them thrive. ***Give us a call to review your needs.***

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

Jamie Maslyk
Brad Nelson
Keri Baker

Also for all your Wonderful Reviews

"Marcie is very knowledgeable. She is well versed in my needs which is Condo coverage. I also have Auto and an Umbrella. I've always been happy with the personal service provided by MVP. I highly recommend them." *Wayne T.*

"Received excellent service from Beth when switching my auto insurance to MVP! She quickly delivered competitive and affordable quotes and options for my husband and I. We love how much they care about and support the community as well! Would highly recommend and we will continue to utilize them for our insurance needs." *Marlaina Allen*

Check out more reviews at: 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.

CYBER MONDAY SAFETY TIPS

The Monday after Thanksgiving has become known as the biggest online shopping day of the year, with companies offering discounts galore to entice customers. But it's also a day that scammers hope to use to their benefit by trying to lure in victims with offers that sound too good to be true. From fraudulent auction sales to gift card, phishing and social networking scams and more, cyber schemes are ever-evolving and, unfortunately, still successful. Here are some tips you can use to avoid becoming a victim of cyber fraud:

- Purchase merchandise only from reputable sellers, and be suspicious of websites that do not provide contact information; also be wary if the seller only accepts wire transfers or cash.
- Do not respond to or click on links contained within unsolicited (spam) email.
- Be cautious of emails claiming to contain pictures in attached files; the files may contain viruses. Only open attachments from known senders. Scan the attachments for viruses if possible.
- Sign in directly to the official website for the business identified in the email instead of linking to it from an unsolicited email. If the email appears to be from your bank, credit card issuer or other company you deal with frequently, your statements or official correspondence from the business will provide the proper contact information.
- Contact the actual business that supposedly sent the email to verify that the email is genuine.
- If you are encouraged to act quickly or there is an emergency that requires your attention, it may be a scam. Fraudsters create a sense of urgency to get you to act quickly.
- **REMEMBER—if it looks too good to be true...*it probably is.***

Electric wheelchair & mobility scooters.

These valuable and life changing vehicles provide tremendous value to those who need them, they can also be very expensive, so it is extremely important that they are property covered.

Luckily, these items are possessions that are covered by standard homeowners or renters insurance, and exempt from the motor-vehicle exclusion that requires a separate policy like a car or truck. Therefore, homeowners or renters insurance would reimburse you for damage or theft to these items up to your policy limits and subject to your deductible.

However, if you have, or anticipate needing such a vehicle, it is worth exploring a policy add-on called a rider to cover it property. This will ensure that the full value of the chair or scooter is covered in the event of a claim.

There are also liability concerns that emerge when operating a wheelchair or scooter. You may want to consider adding an umbrella policy to your insurance package to provide you with great limits should you cause any bodily injury or property damage with your wheelchair or scooter.

Give us a call to review YOUR insurance.

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.

MVP INSURANCE

Contact Us Today...

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

David@mvpins.com

REMEMBER: TOO MANY CLAIMS MAY INCREASE YOUR RATES

PUMPKIN SOUP

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/INSTRUCTIONS

2 sugar pumpkins
1 Tbsp olive oil
2 medium shallots (diced)
3 cloves garlic (minced)
2 cups vegetable broth
1 cup canned light coconut milk
2 Tbsp maple syrup or honey
1/4 tsp each sea salt, black pepper, cinnamon, nutmeg

Preheat oven to 350 degrees F (176 C) and line a baking sheet with parchment paper. Cut the tops off of the pumpkins and then half them. Use a spoon to take out all of the seeds and strings. Brush with oil and place face down on the baking sheet. Bake for 45-50 minutes or until a fork easily pierces the skin. Let cool for 10 minutes, then peel away skin and set pumpkin aside.

Over medium heat add olive oil, shallot and garlic. Cook for 2-3 minutes, or until slightly browned and translucent.

Add remaining ingredients, including the pumpkin, and bring to a simmer. Transfer soup mixture to a blender to puree and then pour mixture back into pot. Continue cooking over medium-low heat for 5-10 minutes and taste and adjust seasonings as needed.

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To see past MVP's please go to:
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Tri-County Cross-Country Championships

Luke Bleakley (Ellwood City) and Aubrey Kuczynski (Shenango) – Champions of the Tri-County meet