



INSURANCE HIGHLIGHTS

JANUARY 2026



TIPS & ADVICE TO PROTECT YOUR HOME THIS WINTER!

The cold winter weather can be hard on homes. As a leading home insurance agency, we know the best practices to keep your home safe and secure in the winter season.

Things to consider when protecting your home during the winter.

Stove and Furnace Safety

Check on your wood stove or furnace before the onset of winter to make sure they are correctly working and properly ventilated. It also helps to have them examined thoroughly and the chimney cleaned.

Pipes and Plumbing

Run water through all the fixtures to minimize the chances of frozen pipes. Also, test the shut-off valves to prevent damage if the pipes freeze. It helps to wrap the pipes using insulation sleeves to protect them.

Sidewalks and Driveways

Ensure the pathways are free of snow and ice. Also, remove snow from exhaust vents and basement windows to avoid water damage.

Branches and Other Debris

Trim the branches that are too close to your home and remove the ones that may fall on utility lines in a blizzard or ice storm. This can help prevent damage to electrical lines and avoid blackouts.

7 Handy Winter insurance tips.

1. Regular Checks – Be sure somebody frequently checks your property while you are away on vacation. Some home insurance carriers may dismiss claims for any damage if the home was not regularly monitored.

2. Snow Damages – Your home insurance may cover damages caused by heavy snow, but it helps to make sure your home is free of snow as much as possible.

3. Trees and Branches – The damage caused by a tree falling due to a winter storm on the property is usually covered by a home insurance policy.

4. Pipes – Insulating the pipes can help avoid potential damages and filing claims. Also, the 'type' of pipes can impact the rates of your home insurance.

5. Additional Living Expenses – Be sure your policy covers temporary accommodations when insured repairs are conducted in your home.

6. Heating – It helps to remember that the rates of home insurance policies are affected by the heat source. Wood stoves and wood-burning fireplaces may increase your premium.

7. Sewage – In most cases, sewer backup is not included in the home insurance policy. You may purchase it as additional coverage.

Bonus Tip – Give us a call for a free insurance review.

Our Monthly Newsletter For Family, Friends and Clients



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Agency Partner



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GUESS THE CELEBRITY?

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WINTER DRIVING MYTHS...BUSTED!

There's no shortage of winter driving tips. But unfortunately, not everything you'll hear is really advice worth following.

To help you separate fact from fiction, here's the truth behind 3 of the worst winter driving myths.

- **You should warm up your car before driving in cold weather.**

Not only does warming up your car waste fuel and create unnecessary exhaust emissions, but extended idling does nothing to benefit your engine. According to Consumer Reports, your car's engine is fully lubricated after less than a minute of idling. And the fastest way to warm up your vehicle is by getting behind the wheel and driving.

- **Letting air out of your tires will improve traction.**

Your car's tires were designed to be inflated to a specific pressure. Keeping them underinflated won't give your wheels better traction. In fact, it may actually make it harder to stop.

- **Pouring hot water on your windshield makes ice melt fast.**

You may think this is an easy way to melt a frozen windshield. But pouring hot water on ice-cold glass is usually just a recipe for broken glass.

CAR THIEVES IN WINTER



Have YOU ever left your car unattended in the morning with the engine running to warm it up? Opportunistic thieves capitalize on this widespread winter habit by prowling neighbourhoods and stealing unattended, running vehicles.

How to Stop It

A thief needs only a small window of opportunity and because it can happen so quickly, preparation and vigilance are paramount.

- Carry your car keys wherever you go—never leave them in the ignition, even if only for a few seconds.
- Sit inside your car while it de-ices, never let it de-ice unattended.
- Lock and secure your vehicle when exiting it.
- Keep valuables locked inside the trunk and out of sight.
- Store important car documents and a spare key in your home or office, leaving them inside the car makes it easier for thieves to quickly sell your vehicle.
- Park in busy, well-lit areas near surveillance cameras.
- Use a garage to store your car.

Following these simple precautions, you can be sure your car and possessions stay safe during the winter.



INSURANCE TIPS TO START YOUR NEW YEAR

Although insurance is probably one of the last things on your mind, it will most certainly be one of the first things on your mind in case of an accident or natural disaster.

Here are our Top 10 Insurance Tips for the New Year:

1. Did you get jewelry for Christmas? Some high value items like jewelry, paintings, sculptures, rare collectibles, and even top tier wines may not be covered. Talk with your insurance agent about additional coverage.
2. During the Winter season is a good time to make sure your boat, ATV, and other toys you have in storage are listed on your home and auto policies. These items don't have automatic coverage so you need to review them with your agent.
3. A question to ask yourself...what items have changed in 2024 that might mean you need to review your life insurance coverage? Or what events are going to happen in 2025 that would require more life insurance coverage?
4. Are you going to be ready for Medicare this coming year? Buying Medicare coverage can be confusing the first time so make sure you plan ahead and talk to a representative early enough and gets all the details.
5. Did you improve your home in 2024? As a stipulation of your home insurance, you are required to let your insurance company know any time you improve your home by more than 10%.
6. Did you reduce the usage of your cars? Most companies rate the cost of your auto insurance by how much you drive and if you are working from home you could save a few dollars a year.
7. Are there new discounts you may be eligible for? If you changed jobs or finished a degree you may be eligible for an additional discount on your home and auto insurance. So let us know about any major changes in your life.
8. What new coverages are available? Each year insurance companies come out with new and different coverages. While not all of them may apply to everyone there are some that are very good coverages for low premium cost.
9. When Is the last time you reviewed your coverage? Do you understand what you are actually covered for...or are you just paying the bills and hoping you have the right coverage when you need it!
10. Lastly, don't forget to have us provide you with quotes for your insurance. We have a number of companies that are very competitive and provide great value to our customers.



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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...

Denise Luther

Melissa Busler

Valerie Flora

Gary McClymonds

Also for all your Wonderful Reviews

"Michelle is fantastic. Professional and friendly. She is extremely knowledgeable and took of my questions immediately. She had one piece of data from the underwriter and said she'd call me the next day, and bright and early the next day she called! I highly recommend doing business with Michelle" *Bob Testa*

"Like always, I am completely satisfied with my transfer from my truck to my new car. Michele is very knowledgeable and polite. Thanks again" *Ed Hughs*

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KEEPING YOUR NEW YEAR RESOLUTIONS

As the New Year begins, people will be making New Year's resolutions.

And yet...

Anyone who has witnessed a crowded January gym slow to a trickle by February knows that many resolutions just don't stick. Some studies have reported that as few as 8 percent of people actually succeed in keeping their resolution.

So, how can you be among the few who see their promise through? Here are a few ideas.

Tips for Keeping Your New Year's Resolution

- **Make a mini resolution.** Who says you have to run a marathon or model your home after Martha Stewart's? There's nothing wrong with making less ambitious, but more achievable, goals like running a 5K or organizing your most out-of-control closet.
- **Be specific.** Lots of people fail because they make resolutions that are too general or too difficult to measure. Examples include "get healthy" or "spend

more time with my spouse." Instead, vow to "Walk an extra 20 minutes every day" or "Schedule a weekly date night with your spouse."

- **Plan, plan, plan.** Maybe you have a big goal like "start a business." If so, you'll have more success if you plot out the many steps it takes to make it a reality. Buy a goal-setting journal or download an app to break down your plan by month, week and day. *(And if you do want to start that business this year, give us a call to learn more about business insurance – it's essential for protecting your investment of time and money.)*
- **Take it public.** Some people feel that they're more likely to keep a New Year's resolution when they tell others. Still, others prefer to keep it private – and that's OK! If you've been keeping your resolution to yourself the past few years but haven't seen results... consider giving this strategy a try.
- **Find a buddy.** A friend who shares your New Year's resolutions can provide a massive dose of motivation.

Good Luck with Your Resolutions... You Got This.

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REMEMBER: TOO MANY CLAIMS MAY INCREASE YOUR RATES



I RUN MY BUSINESS OUT OF MY HOME, SO MY HOMEOWNERS INSURANCE HAS ME COVERED."

You already pay for homeowners insurance. Your desk is in your guest bedroom. Why would you need anything more?

Why it's risky: Most homeowners policies offer limited or no coverage for business-related property, liability or operations.

If you run a business from home, you likely need a home-based business endorsement or a separate business owners policy.



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

• Boneless skinless chicken thighs. • Onion. • celery stalks, and carrots. • Garlic. • Chicken broth or homemade stock Dried Bay leaves. • Egg noodles. • Fresh Parsley

On a cold Winter day...there is nothing better than a tasty, hot bowl of Soup.

- Season the chicken with salt. Heat a large pot or Dutch oven over medium high heat.
- Add the oil, onion, celery, carrot and garlic and sauté until soft, 5 minutes.
- Add the chicken, chicken broth, 1/4 cup water, bay leaves and 1/8 teaspoon black pepper.
- Bring to a boil over high heat, then cover and reduce to a simmer. Cook until the chicken shreds easily with a fork, about 35 minutes.
- Discard the bay leaves, coarsely shred the chicken with two forks and return to the soup, add the noodles and cook according to the package directions. Garnish with parsley and serve.



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