



INSURANCE HIGHLIGHTS

FEBRUARY 2026



A RENTERS GUIDE

If you're getting ready to rent an apartment, you've probably got a long list of things to do before you move. Along with packing and signing all the right paperwork, you'll want to add "get renters insurance" to your to-do list.

Yes, your landlord has an insurance policy, but it most likely won't cover your belongings in the event of a theft or fire. Here are six things to consider when you're ready to purchase a renters policy:

Estimate how much your stuff is worth

It's important to have a home inventory detailing the value of your belongings. Completing this checklist (and updating it when you make new purchases) means you'll have a hard copy to hand to your Agent if you ever need to.

Decide between actual cash value and replacement cost

Actual cash value takes depreciation into account when calculating the worth of your belongings. So, if you bought a new laptop for \$1,000 five years ago, you'll only be reimbursed for what the laptop is worth in today's dollars minus depreciation. Say it's only worth \$500 today, then that's all you'd get.

Replacement cost is a better option: it reimburses you for the original value of the item (or one of similar kind and quality at today's replacement cost, if the item is no longer available), and costs only slightly more than actual cash value.

Consider earthquakes and other disasters

Depending on where you live, your agent can tell you more about adding these extra coverages to your renters insurance policy.

Choose a deductible

Your deductible is the amount you pay before your insurance kicks in. The deductible you pick can influence your premium. For example, choosing a smaller deductible can mean paying more in monthly premiums, while a larger deductible can mean lower monthly premiums.

Think about extra protection for any valuables

For certain categories of personal property, ERIE insurance offers up to \$3,000 worth of coverage for any one item that's stolen. If you own pricey items like jewelry, art, furs or silverware, you'll probably want to add a personal valuables endorsement to your renters insurance policy to make sure they're fully covered.

Protection for wherever you call home

Finally, remember that MVP Insurance is always there to help you get the right renters insurance policy at the right price.

What's even better? Purchasing both a renters and an auto policy can qualify you for a multi-policy discount. In some cases, the discount actually pays for the renters policy.

Our Monthly Newsletter For Family, Friends and Clients



Joshua Medure
Agency Partner



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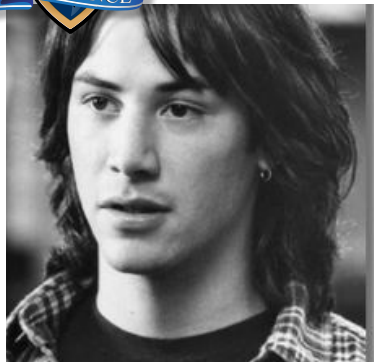
What's inside:

- **Guess the Celebrity...**p2
- **Love Your Pet...**p2
- **Referral Program...**p3
- **Kids in Sports...**p4



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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:

Shaleen Gozur

it was...Millie Bobby Brown

No purchase necessary. Contest open to everyone.

Valentine's Day with Your Pet

Between all the paper hearts, bouquets of roses, and boxes of chocolate, don't forget about the furry family member that loves you unconditionally. Your pet is your biggest supporter and number one fan, and a special Valentine's Day is the perfect way to show you care.

Chocolate is obviously a bad idea and roses would go unappreciated, but there are other ways you and your furry/feathery/scaly friend can mark the holiday.

1. Do Something They Love to Do

If your dog's version of the perfect day involves running laps at the dog park, take him! Your cat would leap for joy if you joined in on their playtime, and even birds have favorite games they like to play.

Whatever you do, remember it's all about them. Just relax and enjoy spending time with your pet.

2. Spoil Them with a Special Treat

You should steer clear of the candy aisle when picking out the perfect V-day treat for your furry friend, but don't think your options are limited. Pet bakeries are popping up across the country, or you can even whip up your own batch of pupcakes, muffins, or biscuits.

3. Let Them Pick out a New Toy

Kids love going to the toy store and picking out what they want, and your pet is no different. Stores like Petsmart have an open door policy for leashed pets, and dogs and cats are always allowed to peruse the shelves.

4. Arrange a Play Date

Valentine's Day may be all about the love you share for each other, but the more the merrier. If your pet enjoys playing with others, invite his friends over for a good time.

5. Have a Professional Photo Shoot

Your phone's photo gallery is already full of adorable pictures of your pets, but professional pet portraits are priceless keepsakes. Make it a big deal by taking them to be groomed and pampered beforehand, and don't be afraid to get in front of the camera yourself.

Get creative and remember the most important thing is to let them know they're loved and appreciated.



STAY WARM

Rearrange the Furniture

A little rearrangement does not only give a nice feel to the room, but it might also help you stay warm this winter.

Move your sofa, dining table, or the armchair near a sunny window to take in the sun's heat. If you work from home, you can also place your desk near the window. Move your furniture away from a drafty window or poorly insulated one to stay cozy in winter. Make sure to move your sofa or other pieces of furniture away from heating ducts or radiators so that the heat flows freely in the room.

LOVE + YOUR INSURANCE

Love is in the air and as you and your partner decide to take the next step... maybe to move in together or get married... your insurance needs may also change.

Life insurance policies for couples

When you were single, you likely didn't have anyone counting on you for financial support. That may have changed now. If you and your significant other count on each other's income to support your lifestyle, you both need life insurance that will keep the other financially afloat if something happens.

Your employer might offer supplemental life insurance as an employee benefit. But the amount of coverage you get through a group insurance plan might not be enough. Also, you likely can't keep that coverage if you leave the job. That's why you should think about an individual life insurance policy.

Home and tenant's insurance for couples

When two lovebirds move in together, they combine their possessions in one dwelling. Therefore, making sure the contents limit of your homeowners insurance policy or tenants insurance policy will cover the combined contents replacement value is critical.

It's always a great idea to complete an inventory of all your possessions including wedding gifts. We also recommend you take photos of all the rooms in your home and at multiple angles. This will make the claims process much easier during a difficult time.

Health and dental insurance for couples

If you have health or dental insurance through your workplace, check to see if you can add your partner to your plan. This will save you from spending money on insurance you may not need.

It is always exciting to take the next step in a relationship... and MVP is committed to be with you both every step of the way.



EVEN MORE CHOICES FOR 2026

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ANY CARD**



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EACH REFERRAL**

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Refer Today...

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THANK YOU

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

**Roshan Joshi
Lori Williams
Marianne Peluso**

**Emily Jackson
Nancy Mathias
Sharnice McLane**

Also for all your Wonderful Reviews

"Michelle @MVP insurance was wonderful and explained everything in great detail to to easily understand changes in policy." *Erin M.*

"Marcie is so sweet and incredibly helpful. She always puts my mind at ease and answers any questions I may have!" *Victoria Smock*

"Quick and painless" *Matt*

"Dealing with a knowledgeable person makes all the difference. It would have taken me several hours to do the same thing on line." *Bruce Hartman*

"Very compassionate and caring to us when we had our accident." *David Kramer*

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.





SPRING THAW!

It may not seem like it now...but Spring will be here before we know it! As winter ends, water from melting snow and ice leaves your home susceptible to damage. Protect your home ahead of time to minimize your risk.

- 1. Clear snow from your home's foundation.** Shovel snow away from your home, including stairwells, window wells, downspouts and doors to help prevent water from seeping in through cracks.
- 2. Maintain your roof and gutters.** Any heavy snow that has accumulated on your roof should be cleared away to avoid water damage. Keep your gutters clear of debris to avoid ice dams—melted snow that refreezes at night, causing gutter clogs.
- 3. Ensure proper drainage.** Make sure your downspout drains away from your home, and keep any street storm sewer drains clear of snow to prevent buildup and freezing.
- 4 Check your sump pump.** Test to see that your sump pump is in good working order in case your home experiences flooding. If you notice any small leaks, take care of them before they become a bigger hazard.



Tips to help clear your ICY WINDSHIELD!

On a cold and icy morning...here are some tips to help clear ice and snow from your vehicle – to minimize any damage:

We've seen claims where someone tried to use a shovel to get snow off their car, or scratched their windshield by using a metal scraper! Even a snow brush can put light scratches in your paint if you're not careful. Some people have tried to pour hot or warm water onto the ice to clear it...bad idea...as this could cause the glass to crack or break!!!

- Before you begin scraping, start your vehicle and turn the defroster on high. The job will get easier as your car warms up.
- Get the largest plastic scraper you can find. It will give you more leverage.
- Use both sides of the scraper. Have you ever noticed the ridges on the back side of a plastic snow scraper? Those are designed to help break up thick sheets of ice into smaller pieces. So when scraping ice, use the back side first, then flip it over to the flat blade.

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

Happy Valentine's Day

Americans will spend **\$20 BILLION** this year on Valentine's Day

Flowers and Candy are nice...But protecting your sweetheart from financial hardship, with life insurance is even better.



Homemade Hamburger Helper

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

Quick and easy to make...and tastes SO good on a cold Winter's day...

INGREDIENTS/INSTRUCTIONS

- 1 pound 85% lean ground beef • 1/2 cup diced yellow onion
- 2 tablespoons tomato paste • 1 tablespoon ketchup • 1/2 teaspoon garlic powder • 1/2 teaspoon chili powder • 1/2 teaspoon kosher salt • 1/4 teaspoon paprika • 1/4 teaspoon ground black pepper • 3 1/2 cups beef broth • 1 cup elbow macaroni • 6 ounces Cheddar cheese, shredded
- Heat a large pot over medium-high heat. Add beef and onion, and cook, stirring occasionally, until beef is crumbled, browned, about 7 minutes. Spoon off and discard any fat.
- Stir in tomato paste, ketchup, garlic powder, chili powder, salt, paprika, and pepper; cook, stirring constantly.
- Add beef broth, and bring to a boil over high heat. Stir in macaroni; reduce heat to medium, and gently boil, until pasta is tender and most of the liquid is absorbed, 13 to 15 minutes.
- Remove from heat, and stir in Cheddar. Let stand until thickened before serving, about 2 minutes..



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