



INSURANCE HIGHLIGHTS

MARCH 2026



EQUIPMENT BREAKDOWN COVERAGE FOR YOUR HOME, DO YOU NEED IT?

Our homes are where we grow our families and shape our lives. Naturally, you do a lot to protect your home, from choosing only the best contractors for those home improvements to selecting the right homeowners policy. You care for it, do all the right upkeep and maintenance to keep it looking its very best. Unfortunately, even the most well-maintained homes can suffer from a costly and unexpected loss of a complex piece of equipment.

The fear of these costly repairs drives many homeowners to seek out home warranties, but these are often expensive and you usually need more than just one as they have limited coverage. At ERIE, we don't think that's right, so we decided to do something about it. That's why we introduced our Equipment Breakdown coverage for your home. Unlike a separate home warranty, this coverage is an endorsement added onto your current home policy.

What's Covered Under Equipment Breakdown?

So, what is Equipment Breakdown coverage? Well, think of it as a cushion. It is an optional endorsement (an add on) on most homeowners policies through our Select Bundle, when you also have Sewer and Drain Backup Coverage. This coverage is designed to protect you during an unexpected breakdown of a major appliance such as:

Heating and air conditioning, Water heaters, Major appliances, Electrical panels, Home security systems Sump pumps, Home theater equipment, Computers

Smart home technology, Deep well pumps

In the event of an equipment failure, home warranties are often a "pay out of pocket" and then get reimbursed weeks later type of situation. With ERIE, your claim gets handled by our award-winning claims service tending to everything. If the equipment needs to be replaced, you get to decide what you replace it with, such as features and color, to ensure it matches perfectly in your home. We cover the cost immediately, so there is no waiting weeks on end to be reimbursed for your claim.

What Isn't Covered?

Equipment Breakdown coverage does have its limits, as all insurance policies do. The major disqualifier on coverage is if the breakdown is the result of neglect or normal wear and tear. For example, if the furnace stops working because of a clogged air filter, that is a regular maintenance piece that is not covered.

Another instance that would not be covered under this endorsement is if your appliances are damaged or destroyed in a different covered loss, such as a fire. This example would qualify those appliances for coverage under your standard homeowners policy instead of the endorsement.

Give us a call to find out more...we're all about delivering great home insurance coverage, which means we want to bring you peace of mind in as many ways as possible.

Our Monthly Newsletter For Family, Friends and Clients



Joshua Medure
Agency Partner



David Varrati
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 month's winner:

Julie Larson

it was...**Keanu Reeves**

No purchase necessary. Contest open to everyone.

WHEN IS A CAR CONSIDERED TOTALED

...AND WHAT HAPPENS WHEN IT IS?

The first step in determining whether a car is totaled (or, in insurance terms, a total loss) is to calculate its actual cash value (ACV) at the time of the loss. The ACV is how much your vehicle is worth after factoring in depreciation. On average, vehicles depreciate more than 20 percent the first year and approximately 10 percent each additional year for the first five years according to Carfax.

How is total loss value calculated?

At Erie Insurance, a claims adjuster assesses your vehicle's condition. Then, they generate an accurate estimate of your vehicle's market value based on its mileage, condition, options and other comparative factors.

Another factor is the resale value of the parts and the metal. This factor, known as the "salvage value," is considered along with the cost of repair.

If a vehicle's cost of repair plus its salvage value exceeds the vehicle's ACV, it is typically declared a total loss.

How much does insurance pay for a totaled car?

If your vehicle is a total loss, you have two choices: You can take the cash settlement for the ACV of your vehicle or, if your state allows, you can "retain the salvage" and request the title and vehicle be returned to you.

Most customers choose to take the settlement value and the payment goes to the customer if the vehicle is owned outright. If there's a lienholder, such as a bank, payment

goes to that lienholder. (Anything left over after paying the lienholder, however, goes back to the customer.)

What insurance can help pay for a totaled car?

The two most common are collision coverage and comprehensive coverage. If you have these optional coverages on your ERIE auto policy, you have protection up to the actual cash value amount if your vehicle is declared a total loss. Collision protects you if you hit another car or overturn. Comprehensive protects against events like fire, vandalism or hitting a deer.

What happens when your car is totaled and you still owe money on it?

It's true: A new car depreciates the moment you drive it off the lot. Since the cash payout for a totaled car is based on actual cash value – not the amount you have left on your car loan – you could be in a tough spot if your car is totaled and you still owe money.

Good news: There's a way to protect your investment.

Consider adding the Auto Security Coverage Endorsement to your ERIE auto policy for a few extra dollars per month. If you have a lease or loan on your vehicle, the endorsement will help if you owe more on the vehicle than what it's worth.

[See what's different about car insurance from ERIE and request a free quote from MVP Insurance.](#)



Fill in the Gaps

An average policy will cover the basics, but you may need to add extra coverage to meet your unique needs. For instance, you may have items like electronics or a nice piece of jewelry that would be financially difficult to replace, even with the assistance of your average renters or homeowners policy. For your peace of mind, you may want to add additional coverage for these items.

What Happens If My Neighbor's Tree Falls in My Yard?



For the most part, homeowners are responsible for what falls into their own yard. So, if a storm causes your neighbor's tree to fall in your yard, your homeowners insurance could help cover the cost of removing the tree and remedying the damage it caused on your property, after your deductible.

The Claims Process

If a tree falls on your house, the first thing to do, if it's safe, is to try to prevent further damage to your

home and property. Make sure to take some photos to document what happened.

Then call your insurance agent, who can explain your options and help you understand if and how to file a claim. When you file a claim, a claims adjuster will come by to evaluate the damage and explain how your homeowners coverage comes into play. It's recommended that you call your claims adjuster before you contract to have the tree removed.

Sometimes trees fall on cars. If it's not safe or possible to remove the tree from the car yourself, you should call a professional to remove it. Depending on the damage and terms of your insurance coverage, the optional comprehensive coverage you may have under your auto policy could provide coverage for the loss.



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THANK YOU

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.*

"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.*

"Without a doubt the smoothest insurance transaction I've had ever. David asked the important question and looked the superfluous ones up on his own. The Erie policies he set for me beat USAA by miles. I'm very much looking forward to being with MVP for years to come" *Shaun Cecil.*

"Just updated our auto insurance, removing one vehicle and adding a new one. The process was smooth and easy, and Marcie guided me through the changeover. Great experience!" *Mary Ellen Horniak*

"Michelle is very friendly and helpful! She has the type of experience I needed and she made several great recommendations. I feel very comfortable with her and MVP Insurance." *Tim Roscoe*

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)

Age	\$100,000		\$250,000		\$500,000	
	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.



VEGETATION AND YOUR HOME

Trees, bushes, shrubs and other vegetation can add character to the outside of a building and even offer protection against the elements. However, if left unattended, vegetation can also cause severe damage.

• **Trees and bushes**—Damage can occur if trees and bushes grow too close to a building. Since trees and bushes are combustible, having them too close to a structure may be a fire hazard. Unmaintained overgrowth of various parts of trees and bushes also creates a variety of issues:

- Wind, snow and ice accumulation can cause branches to come into contact with walls and roofs, leading to exterior damage. Older, dead or otherwise damaged tree branches can fall onto the roof or passersby below. Leaf and

broken branch buildup can also lead to clogged gutters, potentially resulting in ice dams or water penetration into the building.

- Branches can grow into a building, causing long-term damage to the siding and knocking shingles off the roofing.
- Roots—Root systems can infiltrate cracks in the walls, foundations, sidewalks and below-ground drains. Extensive root systems can extend beneath a building, causing foundation uplift. Roots can also leech water from beneath the foundation, resulting in the structure settling and sinking unevenly in the soil.

• **Pests**—Uncontrolled vegetation may harbour more pests, resulting in insects and rodents gaining access to the building.

Prevention

- Always keep trees and bushes well trimmed and remove, or relocate, any that are causing a problem.
- Ensure gutters are cleared of all debris.
- Clear out dead vegetation and leaves from around the perimeter of your home to prevent moisture retention and attracting bugs and mice.

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

LIFE INSURANCE...

It's cheaper to buy ten years early than one minute too late



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

YOGURT PARFAIT

This easy to make yogurt parfait is a healthy and delicious breakfast, mid-day snack, or dessert that your kids will be eager to make and eat!

INGREDIENTS

- 2 cups vanilla yogurt
- 1 cup granola
- Blackberries, Strawberries, Bananas or whatever fruit is in season or you have on hand.

INSTRUCTIONS

- Layer 1 cup yogurt, 1/2 cup granola, and 4 blackberries in a large glass; repeat layers.



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Erie, PA. 16530-0001



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New Springfield,
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Avenue, Zelenople,
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Mason Ernst
game-high 23 points, also 8 rebounds and 6 assists.



Maggie Alfera
Pin in exhibition match on senior night.