



# INSURANCE HIGHLIGHTS

APRIL 2026



## LIFE INSURANCE AND HEALTH CONDITIONS: A DEAL BREAKER?

Wading through multiple life insurance policy options, benefit amounts, premiums and riders can be overwhelming. Combine that with concerns about health conditions you may have and it's enough to deter a lot of folks from even exploring their options.

Only 51% of American adults actually have some type of life insurance coverage. One of the reasons often cited for not having it is that people wrongly assume they won't qualify.

### Here's the Truth About Life Insurance and Health Conditions

In reality, many common and manageable conditions won't disqualify you from being approved for a policy. It varies by insurer and may affect the cost of coverage, but many companies will grant coverage to people with:

**Health conditions a medical professional is helping them successfully manage:** These conditions could include high cholesterol, hypertension, asthma, thyroid conditions, heart murmurs, diabetes, being overweight and more.

**More serious conditions in their past:** This can include heart attack or heart surgery, cancer, stroke and other diseases. Though insurers' pre-coverage medical exams and the individuals they choose to insure may differ, most will consider the type and severity of the illness, the time that's elapsed since the diagnosis and the stability of their health and treatment regimen, before making a decision.

### Three Things to Keep in Mind

If you're interested in purchasing life insurance, you should consider the following:

1. Never assume a health condition automatically disqualifies you from obtaining life insurance. Sure, maybe your health is less than perfect but you may be eligible for coverage, so always check with a licensed insurance agent to be sure.
2. Always be honest about your medical history. Failing to mention a major surgery, serious diagnosis or knowingly misrepresenting your health history could compromise a future claim.
3. The best time to get covered is when you're young and healthy. The last, and quite possibly most important recommendation: don't wait, the earlier you can apply the better — especially if you have a health condition. Down the road, if your medical status takes a turn, it could become significantly harder to obtain coverage.

Plus if you're under 40, you likely qualify for (and should strongly consider) adding a Guaranteed Insurability Option (GIO) rider to your life policy. The GIO rider allows you to increase your life insurance coverage as you age and remain locked in at the healthier rate class secured by your younger (and wise beyond your years) self.

**The MVP team is Here to Help.**

## Our Monthly Newsletter For Family, Friends and Clients



**Joshua Medure**  
Agency Partner



**David Varrati**  
Agency Partner

## What's inside:

- **Guess the Celebrity...**p2
- **Surface Water...**p2
- **Referral Program...**p3
- **Kids in Sports...**p4



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



# FLOODING DUE TO SURFACE WATER



## GUESS THE CELEBRITY?

Send your answer to [service@mvpins.com](mailto: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:  
**Karen Crisci**  
it was...**Tom Holland**

No purchase necessary. Contest open to everyone.



### Use these prevention tips to avoid flooding in your home this Spring:

- Make sure that the ground area within three metres of your home slopes away from your home's foundation.
- Extend downspouts at least three metres from your home.
- Direct water flow from downspouts away from your home, being careful not to discharge the water too close to adjacent property.
- Preventive landscaping can also help reduce the chance of a mudslide or flooding.

- Clean the gutters and drainage downspouts attached to your roof at least twice a year.
- Have your roof carefully inspected at least once a year by a knowledgeable professional.
- If your house or commercial lot is at risk of flooding from a higher neighbouring property, consider building a solid wall on the water-vulnerable boundaries of your property.
- Be vigilant for warning signs of an impending water flood problem.

### Safety First

Plan ahead! If flooding occurs, be familiar with how to shut off electricity, gas and water at main switches and valves. Knowing how to do this ahead of time will help you to react quickly and minimize potential damages.

Also...being correctly insured is the best way to quickly recover from a watery disaster!!!

*Call us today to review YOUR insurance coverage.*



### Tips to store your lithium-ion batteries.

#### Avoid temperature extremes.

Experts say the ideal temperature for storing lithium batteries is around 60 degrees Fahrenheit. Storing a battery in extreme hot or cold temperatures will reduce its lifespan.

**Keep them dry.** Wet or humid environments can cause lithium batteries to rust or leak...moisture could even create an electrical short.

**Store them partially charged.** For

longer-term storage, keep your batteries at about a 40 to 50 percent charge. Storing a fully charged battery can reduce its capacity.

#### Remove batteries from your device.

When storing a battery for long periods of time, remove it from the device, if possible. Even if your device is powered off, there is still a small electrical current – which can cause a complete discharge over time.

**Store in a safe place.** Never store lithium-ion batteries near flammable or combustible materials.



## BIKE SEASON

SPRING is here, and we'll start to see more and more motor bikes and pedal bikes on our roads...and after the winter months...we may not used to that.

#### All drivers need to be a little bit more cautious.

Plan your turns and lane changes well in advance and also be aware of cyclist routes.

Leave lots of room when you're passing a cyclist. Check for cyclists prior to turning left or right, and never follow too close to a cyclist because a bike can stop a lot quicker than a car.

When you pull over and park, do a little shoulder check for bikes before you swing your car door open!

**Let's all be safe on the roads.**



## SPRING SAFETY

### Flooding and high water levels.

Washed out roadways and creeks are a definite hazard. Whether walking or driving, you should avoid flowing water, which can carry you or your vehicle away and standing water, which may be deeper than you think and contain debris or tree branches, that can pull you under.

**Think Safe, Be Safe**

**EVEN MORE CHOICES FOR 2026**

**PICK A CARD  
★ ANY CARD ★**



Get Your... **\$25**  
**GIFT CARD FOR  
EACH REFERRAL**

Just refer a friend or family member to us, and YOU **CHOOSE** one of 6 Gift Cards.



Refer Today...

**877-707-9055**

or visit our website: [www.mvpins.com](http://www.mvpins.com)

★★★★★  
**THANK YOU**

**For all your Wonderful Reviews**

"The Staff at MVP Insurance Company are wonderful. They go above and beyond to help all of your Insurance needs. I'm a Farrier by Trade and they helped design a binder for Farrier Insurance." *Linda Vogel.*

"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 Tope.*

"Bethany was awesome and very patient working with me to answer questions and set policies up in between free moments for me. The office was very professional and efficient. Great rates. Great service!" *Shaina Gallway.*

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

**Kris Everitt  
Jeff Grace  
Keirston Parham**

**Shirley Piper  
Douglas Conley  
Dayna Walko**

**Amy Wilbert  
Heather Sowers  
Kayden Scott**

**Check out more reviews at: [www.mvpins.com](http://www.mvpins.com)**

**10  
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.



## HOW LONG CAN YOU STAY ON YOUR PARENTS' CAR INSURANCE?

There are the exciting parts to growing up: buying your first car, furnishing an apartment to your specific style and that moment when the waitstaff doesn't card you. Then there's the not-so-exciting part: the realization of how expensive the world is once your parents stop footing the bill. You may be able to be on your parents' phone plan as long as they'll have you, but when it comes to other "adult" expenses, like insurance, you're probably wondering how long you have before you get kicked off.

### Can a 26-Year-Old be on Their Parents' Car Insurance?

The good news (at least for you) is that unlike health insurance, there isn't an age limit that prevents someone from staying on mom or dad's insurance. However, when you permanently move out and change your address or you purchase your own vehicle, you'll need your own insurance policy.

### Do I Need My Own Insurance Policy When I Go to College?

If you're bringing your car to campus, whether it's a few hours or states away from home, you can remain on your parents' auto policy so long as you aren't permanently moving to your college town.

### Can I Stay on My Parents' Car Insurance if I Move Out?

Short answer: no. If you're moving into an apartment or buying your own home, and have your own vehicle, you'll need to have a new policy under your name. The plus side? You can bundle that auto policy with your home or renters insurance for extra savings.

### What if I'm Living at Home?

There's no shame in saving some dough and living with your parents, and an additional bonus is you can stay on their auto policy.

### Is it Cheaper to Stay on Your Parents' Insurance Policy?

There are a lot of factors that go into determining your auto insurance rates, like your car's safety rating, your individual driving history and your age.

*If it IS finally time to move out and you need to get your own auto insurance...give us a call and get your free quote.*



## Squirrels!!!

When it comes to your coverage, the specifics can get a little hairy. Different types of insurance will – and won't – kick in from squirrel damage, depending on where and how it happens.

Generally speaking, here's how it works:

- **Your car:** If squirrels or other rodents chew through wires or nest in your car, that damage can be covered under the optional comprehensive portion of your auto insurance policy (subject to certain conditions, limitations and exclusions).
- **Your home:** Generally speaking, damage caused directly from squirrels – such as gnawing, scratching, or droppings – isn't covered by your homeowners insurance, since the damage is gradual and often preventable with home maintenance. The cost of pest control services isn't covered, either. However, if a squirrel causes a sudden loss – for example, it chews through a wire that sparks and starts a house fire – your homeowners insurance would generally pay for damage from the fire, since that's a covered peril under most policies.

*We can help you understand what your insurance does (and doesn't) cover..call today.*

## 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  
✉ service@mvpins.com

REMEMBER: TOO MANY CLAIMS MAY INCREASE YOUR RATES



## HONEY CORNFLAKES RECIPE

### Ingredients

- 70g of unsalted butter
- 25g of caster sugar
- 40g of honey
- 200g of cornflakes
- lightly-crushed
- 4 tbsp of almond flakes
- 1 tbsp of white sesame seeds

### Directions

1. Preheat the oven to 160°C.
2. Fill your baking tray with mini cups.
3. In a saucepan, melt butter, sugar, and honey until the mixture bubbles. Once it bubbles, remove the pan from heat.
4. Add the cornflakes, almond flakes, sesame seeds, and sprinkles into the honey mixture and stir together.
5. Next, fill the mini cups with the cornflakes. Bake in the oven for 10 minutes.
6. Allow for the cornflakes to cool completely before serving.

## SHARE YOUR RECIPE WITH US TO WIN A GIFT CARD!

*One recipe will be chosen each month to win a gift card*



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

## Celebrating kids in sports.

To see past MVP's please go to:  
<https://www.lcsportsnet.com/sponsor/mvp-insurance-mvp-of-the-game/>



**Jordan Austin**  
top ten in New Castle bowling history.



**Luca Pagley**  
12 points, key buckets in second half.