



INSURANCE HIGHLIGHTS

MAY 2026



SPRING YARD CLEAN UP

It's that time of year...Gardeners are itching to get started in the yard and there is a lot of work to be done! Here are a few tips to help your yard recover from Winter.

- **Check for damaged patches of lawn.** Salt, plows and disease can do a number on your grass, so use a metal rake to remove any dead or damaged patches.
- **Don't mow too early.** Grass needs a chance to reestablish itself, so let it grow reasonably tall before mowing. For the first mow, use the high setting to keep the grass strong. Be sure to take a walk through your lawn beforehand as well, and clean up any branches or debris that blew into your yard during the winter storms.
- **Overseed your lawn.** Overseeding is the process of planting grass seeds directly into the existing turf. This leads to denser grass with more color variation. Though best done in the fall, you can still get great results by overseeding in the spring. Slit-seeder machines can do the work for you; ask a home supply store specialist for help choosing one.

- **Switch to a new grass alternative.** If you've been debating abandoning the traditional grass lawn for something with less maintenance and a littler greener, spring and fall are typically the best times to start.
- **Prune trees and shrubs.** Using a pruner, trim trees and shrubs back to their live stems. (For any branches thicker than 1/2 inch, use a handsaw.)
- **Clean up the area around plants.** Rake up any leaves, uproot any dead annuals and remove existing mulch a little at a time as the temperatures warm. *(Please wait until you see bees start to emerge, as the queen hibernates in dead plant material and we need all the bees we can get. Also, wait until the soil warms up in mid- to late-spring before applying a new layer of mulch. If you put it down too early, it will slow the warming process.)* While in your garden, cut back flowering perennials to a height of four or five inches to allow space for new growth.
- **Restore your walkway.** Rake any errant gravel back into place. If you have flagstones, fill new sand or stone dust into the cracks.

You work hard to make your home and yard beautiful...let us help you protect it. Give us a call to review your home insurance policy.

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

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Last months winner:
Jennifer Magistro
it was... **Finn Wolfhard**

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TRAVELING WITH KIDS!

Travelling this Spring and Summer with young kids doesn't need to be a hassle!. Here are some tips to make life easier:

- **Travel light.** Sometimes less is more. And choosing the correct carry-on is one of those times. Should be compact, lightweight and have wheels.
- **Get an early start.** Is it easier to make the trip during the day, keeping little ones awake, or attempt a red-eye, and hope everyone can get some sleep? Considering individual needs prior to booking a flight or planning a road trip is always a good starting point.
- **Prepare for your trip, and then some!** Toys, medication, diapers and other items used during the travel time frame must be easily accessible. And, what if connecting flights are missed? What if weather is bad,

postponing arrival at the final destination? It is worth packing a few additional items, just in case.

- **Kids-pack.** Individual back-packs for each child are great way to ensure favorite items are not forgotten. Letting children select their own books, toys and personal items will ensure en-route happiness.
- **Don't forget the snacks!** Travel snacks like yogurt tubes, granola bars, string cheese, and squeezable apple sauce are easy to pack. Fun snacks will keep tummies full when real meals are hard to come by. Refillable water bottles are also a wise choice for the whole family.
- **Sanitizer, wipes, tissues!** Perfect for cleaning spills, wiping a runny nose, or sprucing up outfits upon arrival, grabbing a few tissues will keep everyone looking and feeling their best.
- **Quick change artists...** Travelers pack outfits in their checked bags. Seasoned travelers always carry an extra outfit or two with them. From unexpected motion sickness to spilled food or drinks, these ensembles come in handy more often than not. And remember, dress for comfort.
- **A busy child is a happy child.** DS, iPad, iPhone, mini-DVD player and headphones usually top the entertainment list. Come prepared with fully charged devices and back-up batteries. When it's time to unplug, sing along songs, visual scavenger hunts, spelling bees, 20 questions, I Spy, and naming the capital cities of each state are interactive games that can turn travel time into quality time for the entire family.
- **Sleep gear.** Whether you are heading off on a long road trip, or taking a red-eye flight, planning to make sleep part of the journey is essential. Small cushions, neck pillows, cozy blankets and favorite plush animals will help little ones (and those around them!) catch some much needed Zzzzz's.
- **Travel lighthearted.** Patience is everything, and your happiness is what you make it. Keep things upbeat and positive, and enjoy every minute (or almost every minute!) of your trip.

Using Bluetooth While Driving!!!

According to data from the National Highway Traffic Safety Administration (NHTSA), 13 percent of all auto accidents are caused by a distracted driver – resulting in more than 3,000 deaths each year. And the number one cause of distracted driving: cell phone use.

When it comes to distracted driving, many assume that using a hands-free device or Bluetooth connection in your car makes it safe to call when driving. But the research begs to differ. In a 2018 survey, Erie Insurance found that after daydreaming, cell phone use was the second most common reason for distraction related to fatal car crashes.

Any cell phone use while driving will negatively impact the driver's performance – even if the call is made using a hands-free device. It's true that making phone calls using Bluetooth may be marginally safer than using a hand-held device.

But NHTSA says it's the conversation itself that can lead drivers to miss the visual and audio cues needed to avoid an accident.

For this reason, hands-free calling is not the same as risk-free calling.



WILDLIFE

Statistics show 54% of crashes on rural highways involve an animal, and 4% of those crashes result in human casualties.

- Watch for animal-crossing signs, reduce your speed, look well ahead and scan aggressively.
- Animals often move in groups. If you pass one animal, slow down because there may be more.
- If you're going to hit a large animal, try to strike it at an angle to reduce the chance of it coming through your windshield. Let up on the brakes just before hitting the animal.



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"I have worked with other insurance groups in the past. I've continued my service with MVP for many reasons. One of the largest reasons is I can find answers to my questions quickly with any of the representatives, they give great suggestions and unique solutions to some of the tougher concerns I have. I would highly recommend them for auto coverage and home coverage if you are looking for someone to trust and rely on!
Thank you Bethany for being so patient with me!" *Jack M.*

"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.*

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

- | | | |
|---------------------------------|------------------------|----------------------------|
| Daniel Ishman | Shaleen Gozur | Michael Lombardozzi |
| Charles Matthew Foulkrod | Lauren Smolka | Dale Carrick |
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50	18.03	15.90	28.69	24.87	50.58	42.93
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SPRING PET SAFETY TIPS

Spring has sprung. Before you embark on seasonal chores or outdoor revelry, take inventory of potential springtime hazards for your furry friends.

Screen Yourself

Don't let your pet fall through unscreened windows. Be sure to install snug and sturdy screens in all of your windows.

Buckle Up!

While most dogs love to feel the wind on their furry faces, allowing them to ride in the beds of pick-up trucks or stick their heads out of moving-car windows is dangerous. Flying debris and insects can cause inner ear or eye injuries and lung infections, and abrupt stops or turns can cause major injury, or worse!

Spring Cleaning

Keep all cleaners and chemicals out of your pets' way! Almost all cleaning products, even all natural ones, contain chemicals that may be harmful to pets.

Home Improvement 101

Products such as paints, mineral spirits and solvents can be toxic to your pets and cause severe irritation or chemical burns. Also, be cautious of physical hazards, including nails, staples, insulation, blades and power tools.

Let Your Garden Grow—With Care

Fertilizers, insecticides and herbicides keep our plants and lawns healthy and green, but ingredients may be dangerous if your pet eats them. Many popular springtime plants—rhododendron and azaleas—are also high and can be fatal.

Pesky Little Critters

April showers bring May flowers—and an onslaught of bugs! Make sure your pet is on year-round heartworm preventive medication, as well as a flea and tick control program.

No matter how safe you are...accidents can happen! Ask us about insurance for your pets.

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...

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service@mvpins.com

REMEMBER: TOO MANY CLAIMS MAY INCREASE YOUR RATES



Car Seat Safety Tips

- It is important to install a child's (Car Seat) restraint seat properly in order for it to be effective.
- Read the manufacturer's installation instructions thoroughly
- Check your local Police/Fire/EMT departments to see if they have programs/courses to help with proper installation.



CHICKEN NUGGETS

**SHARE YOUR RECIPE
WITH US AND
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*One recipe will be chosen each month
to win a gift card*

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INGREDIENTS

- Ground chicken.
- Seasoning: Salt, onion powder, garlic powder, black pepper
- Cauliflower Rice.
- Egg.
- Breadcrumbs.

INSTRUCTIONS

- Combine the ground chicken, cauliflower rice, and seasoning in a large bowl. Form the mixture into 30 round, flat nuggets weighing about 25 grams each.
- Crack the egg into a bowl and pour the breadcrumbs into another. Dip the chicken mixture in the egg and then the breadcrumbs.
- Place into air fryer basket in a single layer. Spray the tops with oil and air fry for eight to nine minutes at 400°F, flipping halfway. Cook until golden and cooked through.
- If you don't have an air fryer, bake them in the oven. Place on a baking sheet sprayed with oil, and spray the chicken with oil. Bake for 10 minutes at 450°F. Flip the nuggets over, spray with more oil, and bake for 6 more minutes until golden brown. Let cool and then enjoy, as a snack or a meal, with your favorite dip.



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