



INSURANCE HIGHLIGHTS

JUNE 2026



Our Monthly Newsletter For Family, Friends and Clients



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BUCKLE UP?

Summer is the time for road trips...whether it is across the state or just to the dog park. Your dog is far more than just a passenger with four legs, they can also be your co-pilot and driving companion. But when they're not properly secured in your car, man's best friend might have another distinction: a distraction.

Is it time for your dog to buckle up?

Road trips with your dog can be fun, but an unrestrained pup can become a dangerous distraction. A new survey commissioned by Erie Insurance shows Americans are equally divided as to whether or not they think their dogs could be distracting enough to cause an accident.

Where they sit can be a driving distraction.

- **69%** of surveyed drivers have indicated allowing their furry friends to sit in the back seat.
- **41%** of surveyed drivers have indicated allowing their furry friends to sit in the front passenger seat.

- **13%** of surveyed drivers have indicated allowing their furry friends to sit on the driver's lap.

Distraction Danger

More **men (88%)** than **women (77%)** admit to entertaining their dogs on long road trips.

- **45%** let dogs hang heads out the window.
- **9%** allow dogs to watch something on their phones.

Let Loose?

Those surveyed are split on mandates... Half of those surveyed disagree with laws mandating dog restraints.

Eyes on the road, not on your dog

- Bring along a passenger who can focus on controlling and taking care of the dog
- Use an approved dog restraint solution, i.e. harness, crate or doggie car seat
- Train your dog how to behave when in a vehicle.

Keep you, your family and your pet safe...let us help you. Give us a call to review your auto and pet insurance policies.

What's inside:

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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: **Matthew James**

it was...**Jennifer Connolly**

No purchase necessary. Contest open to everyone.



SUMMER SWIMMING POOL SAFETY

Though splashing and diving is carefree fun, owning a backyard pool comes with serious responsibilities, too. From poolside party safety tips to supervision, there are many general safety precautions you can take to make sure your friends and family enjoy your pool safely.

Here are some general recommendations for swimming pool safety:

- Install a fence with self-locking and -closing gates to completely isolate your pool from your house and the areas around it.
- Do not leave your children or guests alone in the event that they would need assistance.
- Teach pool rules to your children and guests and post them in a highly visible location.
- Do not stick your fingers in grates and filters.
- Do not swim for at least 30 minutes if you hear thunder or see lightning.

Use these tips to prepare yourself in the event of an emergency:

- Take lifeguard, first aid and CPR courses in case anyone needs assistance while on your property. Once old enough, your children should receive this same training.
- Enrol your children in swimming classes led by a qualified swim instructor.
- Keep rescue equipment and a telephone to call 911 close to the pool area.
- Place emergency numbers and CPR instructions close to the pool

SAFETY FIRST

When hosting a pool party at home, it is wise to assign several adults to the job of "lifeguard" for all swimmers. These individuals should not drink alcohol and should stay on constant alert for swimmers in distress



Summer BBQ Safety

- Keep children and pets far away from a hot grill, and never leave them unsupervised.
- Never use wood, charcoal briquettes, barbecue starter fluid or gasoline in conjunction with your propane or natural gas barbecue. Doing so is likely to result in a highly flammable and volatile situation that may cause extensive damage to your property, personal injury or loss of life.
- Barbecue in an open outdoor space due to ventilation and safety reasons. Keep the barbecue at least 3 metres from windows and doors.
- Keep the barbecue away from fences, wooden walls, overhead roofs, and trees with low branches.
- Don't allow an accumulation of grease to occur. This will minimize the chances of a grease fire.
- Never fight a grease fire with water. This will only cause the flames to flare up. Keep loose clothing away from a hot barbecue. Roll up your sleeves or cook in a short sleeved shirt. If your clothing catches on fire, quickly **Stop, Drop and Roll**.
- Use long handled tongs while grilling that put an extra bit of distance between you and the flames.
- Wear oven mitts and a heavy apron to protect yourself from fire while grilling.

If you do burn yourself, run the affected area under cool water for five minutes. If your burn is serious (charring, blistering) seek medical attention right away.

A quality home insurance policy can help protect you financially should any grill related accidents occur. Call MVP Insurance TODAY for a free home insurance quote!



EVEN MORE CHOICES FOR 2026

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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

THANK YOU

For all your Wonderful Reviews

"I called Bethany several times and she was always ready to answer all my questions without any hesitation and said she was there for me if needed any more help , don't hesitate to call " — Frank M.

"Marcie is so incredibly knowledgeable & helpful! She was able to get me the best possible price!!" — Michelle S

"I worked with both Marcy and Michelle to review and update both my car insurance and property insurance. Both were very knowledgeable, thorough and a pleasure to deal with" — Susan G

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

- Randy Klaus**
- Ryan Johson**
- Melissa Corso**
- Glenna Holisky**
- William Bowers**
- Debbie Mook**

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)

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.



Beyond the Walls:

Dwelling coverage is the portion of your homeowner's insurance that protects the physical structure of your home from common hazards. This includes not only the livable area of your house, but also attached structures like your deck, porch or garage. Since it covers anything that's considered to be legitimately part of your home's structure, it also covers things like built-in appliances.

When it comes to unattached features like a fence, gazebo or shed, though, dwelling coverage does not apply. Nor does it apply to the land on which your home is situated. As a simple rule of thumb for dwelling coverage, if a feature is not part of your home's structure, it's not covered.

Do You Have Enough Protection?

So, while dwelling coverage is an essential part of homeowners insurance, it's not always enough on its own. You need something more for whole-home protection

— something that protects unattached features, covers personal property, safeguards you from liability and shields you from loss of use while your property is being restored after a covered claim.

To ensure that your property, belongings and financial well-being are fully protected, you need to carefully consider a more comprehensive homeowner's insurance policy.

Sometimes known as an HO-5 policy, comprehensive protection in home insurance refers to a policy that provides broad coverage for both the structure of your home and your personal belongings. This type of policy typically covers damage caused by a wide range of dangers, including fire, theft and natural disasters. It may also include liability coverage to protect you in the event that someone is injured on your property or if you accidentally cause damage to someone else's property. **Call us today to find out more!**

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



ATVs

DID YOU KNOW: All-terrain vehicles (ATVs) are not covered by standard automobile insurance policies; however, your homeowner's policy might partially cover your liability on an ATV. Ask your insurance agent or company if this coverage is enough to protect you and your family or if there is a discount for taking an operator safety course or for riding with a helmet? You might want to consider a separate ATV policy to make sure you are properly insured.



SUMMER TREATS

SHARE YOUR RECIPE WITH US AND WIN A GIFT CARD

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

YOUR KID'S WILL LOVE...

Feeding your children lots of yummy fruits and veggies is not only possible but can be fun in the process! Get creative. Kids will WANT to eat more fruit and veggies if it looks fun and colourful. Freeze them for a ice cold treat on a hot summer day or create 'Fruit salad cones'. The perfect refreshing snack for a hot afternoon.

Frozen popsicles:

1. Add chopped up fruit to popsicle molds
2. Fill it up with either flavoured water, yogurt or juice, for example, apple juice, cranberry juice or lemonade.
3. Put into the freezer till frozen
4. Enjoy



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<https://www.lcsportsnet.com/sponsor/mvp-insurance-mvp-of-the-game/>



Alyssa Flick
20 points, including six three-pointers



Kai Cox
Game-high 17 points and 12 rebounds