



SEPTEMBER 2026

INSURANCE HIGHLIGHTS



Top 4 Fall Driving Hazards And How to Handle Them...

Stay alert this fall. Here are the top things to look out for when you're on the road:

Rain and Wet Leaves

As the weather cools down and the rain picks up... you'll find your tires may have less grip than they did in the summer months.

To start, always drive cautiously in wet conditions and for wet leaves, which can be as slick as ice.

It's also important to check your tires to ensure they have enough tread. Insert a penny into your tread with Abraham Lincoln's head upside down and facing you. If you insert the penny all the way and all of Lincoln's head is still showing, that means your tread has worn down and it's time for new tires.

Driving too fast for the conditions or cruising on worn tires can lead to hydroplaning. If you do start hydroplaning: take your foot off the gas, firmly grip the steering wheel and calmly make steering adjustments.

Deer Collisions

Deer are most active from October to January, especially during the dusk and dawn hours. Avoid deer on the roadways by slowing down during peak hours, paying attention to road signs and using your high beams to increase visibility when possible.

Earlier Sunsets

The days get shorter in the fall, so you'll find yourself driving in the dark more often. This is another peak time for accidents.

Make sure you're staying alert during nighttime hours. Be on the lookout for pedestrians and turn your headlights on during dawn or dusk hours. Keep a safe distance from other vehicles and know when to swerve if there's an object in the road.

School Children

Since more kids are walking and biking to school, you'll need to stay alert around schools and neighborhoods. Be aware of bus safety and school drop-off procedures as well. And if you'd like to avoid the risk altogether, consider finding a new route to avoid these high-traffic areas.

It's always important to be prepared. But even the most cautious drivers can find themselves face-to-face with something unexpected. That's why it's important to have the right auto insurance.

Give us a call to help you review your current coverage and be prepared for the road ahead, no matter the season.

Our Monthly Newsletter For Family, Friends and Clients



Joshua Medure
Agency Partner



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What's inside:

- **Guess the Celebrity...**p2
- **Back To School...**p2
- **Referral Program...**p3
- **Fall Chores...**p4



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*Unfortunately we had no
correct guess last month!*

it was...Mickey Rooney

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BEWARE OF DEER ON THE ROAD THIS FALL...

Safety First

When a collision is unavoidable

Sometimes collisions with wildlife are unavoidable even if you take every precaution and remain alert at the wheel. In these circumstances, try to remain calm.

- Aim your vehicle at the spot where the animal came from, not where it's going.
- Try for a glancing blow rather than a head-on encounter and let up on your brake just before you collide. This causes the front of your vehicle to rise slightly and reduces the chances of the



animal going through your windshield.

- Hitting an animal can be an extremely traumatic experience. If possible, move to the shoulder and turn on your hazard lights. Take a moment to regain your composure and then assess the damage to your vehicle.
- Do not approach the animal, especially if it appears to be wounded. Injured animals can be extremely dangerous.
- Call the police or your local police detachment if there are human injuries or significant damage to your vehicle. If the damage is less severe, you may continue driving and follow regular claims reporting procedures.

BACK TO SCHOOL



Here are a few simple tips to keep your child safe.

- When entering a school zone, be sure to slow down and obey all traffic laws.
- Always stop for school busses that are loading or unloading children.
- Always obey the school crossing guards signals.
- If your child is allowed to ride their bicycle to school, make sure your child always wears a bicycle helmet!

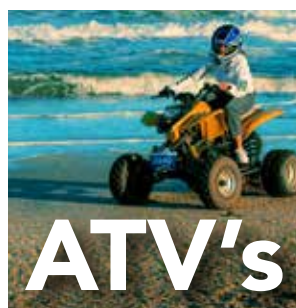
- Never pass other vehicles while driving in a school zone.
- Choose the safest route between home and school and practice it with children until they can demonstrate traffic safety awareness.
- Go straight home after school. Do not go anywhere else without permission.
- Always use public sidewalks and streets when walking to school.
- Try and walk to school with other students. There is strength in numbers.
- Only cross streets at designated crosswalks, street corners and traffic controlled intersections.
- Avoid talking to strangers. Teach your children to get distance between themselves and anyone who tries to approach or make contact with them.
- To prevent injury, backpacks should have wide straps, padding in the back and shoulders, and should not weigh more than 15 percent of a child's body weight.
- Art supplies in the classroom should always be child safe and non-toxic.
- Make sure your child stays out of the street and avoids excessive horseplay while waiting for the school bus.
- Be sure the bus comes to a complete stop before getting on or off.
- When riding the bus, make sure your child understands they must remain seated and keep their head and arms inside the bus at all times.

Let's keep our children safe and have a happy start to the new school year.



With harvest season upon us, be careful of farm equipment on highways and roads.

If you find yourself behind farm machinery, treat it like you would any slow-moving traffic. Farmers are usually only transporting their machinery from one field to another, so be patient and pass only when it's safe.



ATV's

Whether you are at the lake, on the local trails or just around your acreage, all-terrain vehicles (ATVs) are both fun and a useful form of transportation, but...**DID YOU KNOW:** ATVs are not covered by standard automobile insurance policies; however, your homeowner's policy might partially cover your liability on an ATV or you might want to consider a separate ATV policy to make sure you are fully insured. Call us.



REAR END COLLISIONS INCREASE DURING THE FALL.

According to the National Transportation Safety Board (NTSB), there are approximately...

1.7 million rear-end collisions in the U.S. each year. Studies show that most claims happen during the fourth quarter...

and attributes 87% of them to drivers who aren't paying attention. It's important to put down the phone, stop adjusting the radio, and back up slowly, checking mirrors and windows multiple times for oncoming cars.



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50	18.03	15.90	28.69	24.87	50.58	42.93
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FALL CHORES YOU CAN'T AFFORD TO IGNORE...

Early fall is the right time to get your yard and house in order because come winter, small problems can turn into EXPENSIVE NIGHTMARES.

Here are a few outdoor chores that will have an immediate payoff...

Check the Roof

Once the winter freeze-thaw cycle kicks in, a tiny leak in your roof can turn into a crevasse—and a \$10,000-plus repair job. So get out and clean those clogged gutters and dribbling taps before the weather turns colder.

Get Some Leaf Relief

Fallen leaves can kill grass when they're matted down by snow. Leaf piles can also attract rodents. But, using leaf bags means work, and waste if they go into a landfill.

What to do: Make use of your lawn mower's mulching mode. Ground-up leaves nourish the soil, which saves you money down the line and you'll save the cost of leaf bags.

Clear Gutters

Gutters stuffed with leaves, pine needles, and other debris can let water spill over the side, pool around your home's foundation, and seep inside. Water that freezes in gutters can force snow and ice into roof shingles, causing damage and leaks.

What to do: Consider a gutter-guard system to keep debris out. Make sure that gutter drains extend 5 feet from the house and that soil slopes away from the foundation 1 inch per foot for 6 feet or more.

Close Your Hoses

Don't want an expensive mess in your home?

What to do: Shut off inside valves that control water flow to hose spigots. Then briefly open the spigots to drain any leftover water in pipes and hoses. Also drain water from supply lines for water sprinklers and pools, and shut off inside valves that control them. And help prevent freezing by insulating pipes in unheated areas.

Save thousands of dollars in plumbing repairs and water damage, especially if pipes burst and cause a flood while you're away.

Plug the Leaks

The swiftest savings come from sealing air leaks in your home's walls, windows, and especially its ductwork.

What to do: You can use a combination of caulk, foam board, expandable sealant, and weather stripping to plug leaks around windows, doors, electrical outlets, and other openings.

Plugging leaks could lower your annual heating and cooling bills easily by \$400.

Fall is also a great time to review your Home Insurance so that you will be ready for anything Winter throws at you!!! Give us a call today.

If YOU need to make a Claim...
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1 Contact MVP Insurance **FIRST...**
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GLUTEN FREE MUFFINS

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INGREDIENTS/INSTRUCTIONS

3 large eggs
1/2 cup almond milk
1/4 cup coconut oil
1 tsp apple cider vinegar
2 tsp vanilla extract
1/2 cup fruit sweetener

3 cups almond meal
1 tsp baking powder
1tsp baking soda
1 tsp ground cinnamon
1/2 cup: chocolate chips, fresh or frozen fruit.

Preheat oven to 350 degrees F.

Line a muffin tin with silicone or parchment paper liners.

Add the eggs, oil, milk, vinegar and sweetener to the blender. Blend on high for 20-30 seconds, until combined. Add the almond meal, baking powder, baking soda and cinnamon. Blend on high. If your batter is too thick, add 1/4 to 1/2 cup of water to thin it out.

Use a wooden spoon, stir in add-ins of your choice, keeping a few to sprinkle on top before baking.

Place mixture in muffin cups, top with more add-ins and bake in oven for 21 to 24 minutes, until just golden brown.

Perfect for a quick breakfast snack or back to school lunches.