



OCTOBER 2026

# INSURANCE HIGHLIGHTS



## HALLOWEEN

Whether you love the tricks or prefer the treats, Halloween is just around the corner and so is the sweet-filled tradition of trick-or-treating. This might just be the year your teen or tween would rather canvas the neighborhood without any grownups tagging along. While a scary transition for parents, it's also an exciting time as your child learns to become more independent.

Before they head out on Halloween to have fun with their friends, take some time to talk with your child about how to stay safe. Here are six things to consider discussing and doing before your son or daughter heads out.

- **Set boundaries.** Plan out a safe route in advance and ensure your teen or tween knows the major streets so they can navigate their way home. Explain to only visit houses with lights on, and to never enter the house of someone they don't know for any reason. If they will be crossing the street, remind them to be extra careful because there may be an influx of intoxicated drivers on Halloween night.
- **Drive safe.** Whether your kids are borrowing your car, driving their own, or riding with friends, remind them that Halloween is a time when it's especially important to be vigilant while driving at night. Remind them of these tips to mitigate any texting and driving and have them budget extra time to get where they're going. With hordes of trick-or-treaters crossing streets, alert them to pay extra attention and take it slow.

- **Avoid the tricks.** This one is trickier, because it's not likely that your teenager will let you know if they're up to some Halloween mischief – such as midnight pranks, vandalism or trespassing in a cemetery or abandoned house. Have a talk about the consequences/dangers and consider setting a curfew.
- **Host your own gathering.** If you don't want to wonder about them, consider giving your teens and their friends a safe place to socialize and hang out at your place.
- **Brighten up your costume.** The brighter the costume, the better. This will increase visibility and decrease the possibility of getting lost. The color that results in highest visibility is white, especially for cars to see. If your tween or teen's costume or clothing is dark, we suggest adding reflective strips for added visibility.
- **Stay in a group.** While most teens fully believe they are invincible, wandering off on their own (especially on a busy night like Halloween) is one of the most dangerous things they can do. Remind them how important it is to never be alone, especially after the sun goes down.

### Keeping You Protected

*Halloween might be scary, but your insurance doesn't have to be. At MVP, we want you to feel safe and protected, which is why we have agents that can personalize your insurance coverage to fit your growing family and needs.*

### Our Monthly Newsletter For Family, Friends and Clients



**Joshua Medure**  
Agency Partner



**David Varrati**  
Agency Partner

### What's inside:

- **Guess the Celebrity...**p2
- **Fire Safety...**p2
- **Referral Program...**p3
- **Halloween Safety Tips...**p4



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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.

*No Winner this Month!*

**it was...Jodie Foster**

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# OCTOBER IS FIRE SAFETY MONTH

Don't get burned from not knowing how to protect yourself in a fire! Take this safety quiz to test your fire safety knowledge to keep you safe.

### 1. If you smell smoke, what should you do?

- Feel the doorknob/handle and around the door frame before opening it
- Quickly open the door to see if there are flames or smoke
- Ignore it until someone gives you more direction

### 2. When trying to escape and your clothes catch on fire, what is your next move?

- Quickly get to a bathroom or sink to put out the flames
- Stop, drop and roll
- Have someone hit you with cloth to put it out

### 3. When smoke enters your room, you should drop to your knees and crawl to the nearest exit because smoke rises and is thinnest close to the ground.

- True
- False

### 4. Once outside your home, if you notice other family members are not accounted for you should:

- Go back in to see if you can find them.
- Notify emergency personnel that there may still be people inside

**Answers:** 1. A, 2. B, 3. A, 5. B



# Storing Your Summer Toys

For those who picked up some new toys this summer, such as a boat, motorcycle, or ATV, you may be transitioning into the fall for the first time wondering about how you're going to store your new toy. With these simple tips, transitioning from summer to fall is a breeze!

### Storing a Motorcycle

- Top off the fuel tank.
- Fill up all of your fluids.
- Do a fresh oil change.
- Conserve your battery life by removing it and trickle charge it.
- Be sure to apply a fresh coat of wax.
- Pick a safe, dry, dark place for your bike to rest for "hibernation."

### Storing a Boat

- Do: Be sure to clean your boat thoroughly. It's important to keep your boat pest free, empty any food storage compartments, and throw away perishables that can attract rodents.
- Don't: Try to avoid storing your boat in your driveway. While it could save you money, it could be difficult to pull into the garage or

park other vehicles.

- Do: Try to rust proof any exposed metal areas on your boat.
- Do conserve your battery life by removing it and trickle charge it.
- Do drain the fuel tank, or add stabilizer for long periods of storage

### Storing an ATV

- Do a full clean on your ATV, with soap, rinse and lubricant.
- Drain the fuel tank, or add stabilizer for long periods of storage.
- Tend to the battery with a battery tender.
- Inflate all the tires to the proper PSI.
- Be sure to do a fresh oil change, and change out the filter as well to be extra safe.
- Cover your ATV, but don't use plastic. Use a breathable fabric if possible.

Above all. Make sure your toys are adequately insured. Give us a call to review your policy.

Toy season is not over JUST yet! so get out and enjoy them while you still can. Be Safe and have fun.

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"Michelle is so nice!!!! She was super awesome and I hope to work with her again in the future!! Thank you so much!! Truly she was so kind and helpful!!" — Alexis B

"Amazing service and was there to help me understand more as someone first starting out, very kind." — Patrick

"I am so happy with the service I have received from David! He was able to provide us with awesome home insurance and saved us tons on our auto insurance! Couldn't be more happy with my experience here!" — Jamie F

**We would like to express our sincerest gratitude to**

**Marsha McGinnis**

**Lisa Ray**

**Joe Griffin**

**Joseph Hennesy**

**George Schlipf**

**who referred their friends & family to us.**

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| 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  |
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# Halloween Safety Tips

The scariest part about Halloween can be the gaps in your homeowner's insurance that don't cover hazardous Halloween mishaps! That's not to say you should turn the lights out, crawl up inside, and forego the festivities. Here are the TOP 2 common household liability issues and how you can avoid them.

## 1. Trip or Treat?

The most common home insurance nightmare is a trick-or-treater taking a tumble on your property. Keep kids and parents safe by minimizing hazards that lead up to your door. This includes trimming back shrubs, evening out the lawn, fixing loose tiles, and clearing wood piles or other debris away. Walk along your entry path from the road all the way to your front door before the big night. Are there any trip hazards along the way? Is the path clear? Keep lights bright enough so everyone can see where they're going.

## 2. Decoration Danger

Jack-o-lanterns are a tried and true way to celebrate Halloween, but they also lead to home fires every year. If you want to line your sidewalk with lanterns or line your porch with pumpkins, opt for little LED candles instead of real ones. Candlelit decorations are easily forgotten and left unattended during the festivities and can be a real danger. Don't leave flames unattended and keep candles away from flammable objects, such as fake cobwebs and witches on straw brooms! Large lawn ornaments like inflatable pumpkins can also collapse unexpectedly, so keep them far away from sidewalks or anywhere people are walking.



## Time to get your Chimney Cleaned?

In order for the wood stove or fireplace to function properly, your chimney must be cleaned regularly. The

soot, produced by burning wood, settles on the inner surface of the chimney which leads to a narrowing of its opening.

As a result, because of a thick soot layer, there is insufficient heating of the chimney walls and the draft is reduced and becomes insufficient. Due to this, carbon monoxide and smoke get inside the room and there is a risk of fire, as soot begins to burn in the chimney, and the pipe spits out sparks on the roof. The combustion of soot in the chimney can also cause mechanical damage to its walls.

Even if the fireplace or stove has not been used for a long time and there is no soot in a chimney, there is a possibility that objects like spider webs, leaves, garbage, feathers, and bird nest twigs, have got into the chimney. Therefore, it is necessary to carry out a visual inspection and cleaning.

## When is the Best Time to Clean my Chimney?

Ideally, before the start of the burning season during the early fall is a great time to get your chimney inspected and cleaned. Before you think about building a fire or starting up your furnace because the weather has changed, It is time to call your chimney sweep.



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## INGREDIENTS/INSTRUCTIONS

- |                                                  |                        |
|--------------------------------------------------|------------------------|
| 1 c. unsalted butter, melted and cooled slightly | sugar                  |
| 1 c. light brown sugar                           | 2 tsp. vanilla extract |
| 1/2 c. granulated                                | 2/3 c. canned pumpkin  |
|                                                  | 3 c. all-purpose flour |
|                                                  | 4 tsp. pumpkin pie     |

Whisk together the melted butter, brown sugar, granulated sugar, vanilla, and pumpkin in a medium bowl until combined.

Whisk together the flour, pumpkin pie spice, baking soda, baking powder, and salt, then add the butter mixture. Stir in the chocolate chips. Cover the dough with plastic wrap and refrigerate for at least 1 hour or up to 3 days.

**Preheat the oven to 350°F.** Line two baking sheets with parchment paper. Scoop the dough into about 1 1/2 tablespoon-sized portions, and roll into balls with your hands. Bake the cookies for 11 to 13 minutes or until the edges of the cookies are set and dry. When Cool... decorate as you want.

## 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.

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