

A Monthly Newsletter For Friends & Clients of Quinton Insurance

MEET YOUR TEAM



Nate Perry

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Favorite food: Thai food
Favorite movies: What about Bob, Funny Farm, Plains Trains and Automobiles, Robin Hood Prince of Thieves
Dream vacation: Amalfi Coast
Favorite pastime: Travel to San Francisco
How I got into insurance: Gordon asked me to be his new business director when I was 23

Thank You
for choosing
Quinton Insurance

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COVID-19

Seven reasons to be reassured

Yes, this virus is obviously a massive challenge: medical, political and – perhaps most strikingly at present – social and economic. **But it is worth remembering the world has never had better tools to fight it, and that if we are infected, we are very unlikely to die from it.**

Here, are a few reassuring facts about the coronavirus:

- **We know what it is.** The virus causing cases of severe pneumonia in Wuhan was identified within seven days of the official announcement on 31 December, and, three days after that, the gene sequence was available. HIV, by contrast, took two years to identify after it first appeared in mid-1981.
- **We can test for it.** By 13 January – three days after the gene sequence was published – a reliable test was available, developed by scientists at the department of virology at Berlin's Charité university hospital with help from experts in Rotterdam, London and Hong Kong.
- **We know it can be contained** (albeit at considerable cost). Several Chinese provinces have had no new cases for a fortnight and more are reopening their schools. In many countries, infections are in defined clusters, which should allow them to be more readily contained.
- **Catching it is not that easy** (if we are careful) and we can kill it quite easily (provided we try). Frequent, careful hand washing, as we now all know, is the most effective way to stop the virus being transmitted, while a solution of hydrogen peroxide or a solution of bleach will disinfect surfaces. To be considered at high risk of catching the coronavirus you need to live with, or have direct physical contact with, someone infected, be coughed or sneezed on by them (or pick up a used tissue), or be in face-to-face contact, within two metres. We're not talking about passing someone in the street.
- **In most cases, symptoms are mild, and young people are at very low risk.** According to a study of 45,000 confirmed infections in China, 81% of cases caused only minor illness, 14% of patients had symptoms described as "severe", and just 5% were considered "critical", with about half of those resulting in death. Only 3% of cases concern people under 20.
- **People are recovering from it.** As the daily count maintained by the Johns Hopkins CSSE shows, thousands of people around the world are making confirmed recoveries every day.
- **Dozens of treatments are already being tested.** By mid-February, more than 80 clinical trials were under way for antiviral treatments, according to Nature magazine, and most have already been used successfully in treating other illnesses, so the trial period may be shorter.

Bottom line?

The risk of contracting COVID-19 at this point is small and the chance of dying from it is even smaller. Most people who do get infected will have a few flu like symptoms and with professional care, they will make a full recovery, that is what really does happen for most victims worldwide.

Knowing the correct and most up to date information and acting upon it is the best way to keep us ALL healthy and stop the spread of COVID-19



Cooper Quinton,
C.I.C, A.R.M, M.B.A, A.C.S.R, C.P.C.U.



THIS MONTH'S BIG WINNER!

DAN ZIMMERMAN

REFERRAL WINNER WIN AN iPad, TV OR A VEHICLE DASH CAM

Each time you refer a friend or family member to Quinton Insurance, we'll enter your name into a MONTHLY drawing to win an iPad! We'll give one iPad away every month, and there is no limit to the number of entries. Refer 10 friends to us and YOU get 10 chances to win!



A lot of people who want to surrender license plates can do it by the mail.

STEP 1: Complete the PD-7 application:

<https://dmv.ny.gov/forms/pd7.pdf>

You must complete the Plate Surrender Application (PDF) (PD-7) for each set of plates you are surrendering.

STEP 2: Mail the application with your plates to
NYS DMV, 6 Empire State Plaza, Room B240,
Albany, NY 12228

We use the mail postmark date as the date that you surrendered your plates. To be notified by the US Postal Service that we received your plates, send them by registered or certified mail.

We will mail you your FS-6T receipt.

COOPER'S CORNER

DASH CAMS and YOUR INSURANCE

My owner, was just speaking to Joseph Arcuri from Turftek Landscape who was in an accident a few weeks ago. He was rear-ended while turning right into a driveway and the at-fault party stated that he didn't have his blinker on. Joe has a Dash Cam that proves that his blinker was in use at the time of the collision and so all liability is now going to the other driver's insurance instead of his own.

Here are 3 reasons why YOU may want a dash camera:

1. Have a record of your accident

Drivers often have completely different memories and descriptions of an accident. With video proof that you weren't the driver responsible for a car crash, you can save yourself from being found at fault by a car insurance company -- and receiving higher auto insurance rates that go with that finding.

Your dash cam footage can also expedite your claim, as it may prevent you from having drawn-out discussions with insurance companies about who was at fault.

2. Get out of a ticket

If you're stopped for a traffic violation you didn't commit, offer up your dash cam footage to the law enforcement officer before the ticket is written. If the officer won't watch it, bring the footage to court to contest the ticket.

In New York, a two-way dash cam saved a driver from receiving a ticket for using his cellphone while driving. The officer let the driver go without a ticket after viewing dash cam footage showing the motorist wasn't talking on his phone, but merely scratching and tugging on his ear.

3. Have an eye on your unattended vehicle

Most dash cameras have an option that allows you to turn it on standby that permits the camera only to turn on if it feels motion in or around the car. So, if someone breaks into your car or hits your parked car and takes off, you may be able to review the dash cam footage and find the individual responsible.

If you can't find the person on your own, then you can hand the footage over to your insurance company to prove how the damage was done (again might keep your rates low by keeping you from being found at fault for an incident) and also to the police to see if the culprit can be located and held accountable.

Quinton Insurance is giving away a Dash Cam, in its Client Referral Program!
Just refer your friends and family and your name will be entered into our monthly drawing...Good Luck!



DID YOU KNOW?

Getting less than six hours of sleep in 24 hours can up your heart attack risk by 20%, says Celine Vetter, PhD. Ten or 11 hours can also increase heart attack risk by 34%, although we do not know the reasons for this yet. Staying in the healthy zone and sleeping six to nine hours per night can offset other risks for heart disease-even if those risks are genetic.

Celine Vetter, PhD, is assistant professor of integrative physiology and director of the Circadian and Sleep Epidemiology Lab at University of Colorado, Boulder, and senior author of a study published in Journal of the American College of Cardiology

CLIENT REFERRAL PROGRAM

SAVE

your friends & family up to **37%** on their home, auto or business insurance

WIN TODAY



iPAD



BIG SCREEN TV



DASH CAM



WINNER: **GREG STAR**



WINNER: **MARLENE BANJOKO**



WINNER: **BRAD QUATAERT**

EACH TIME you refer a friend or family member to Quinton Insurance, you will receive a **FREE GIFT...** and, we'll enter your name into our **MONTHLY** drawing to win an iPad, a Big Screen TV or a Vehicle Dash Cam...*Your choice!*

We'll give one prize away **EVERY MONTH**, and there is no limit to the number of entries. Refer 10 friends to us and **YOU** get 10 chances to win! You will also get a **FREE Gift** just for your referral.



CALL TODAY WITH YOUR REFERRAL 800-454-1970



Phone: 800-454-1970 Fax: 877-397-2856
Email: service@quintoninsurance.com



Please Check Out Our Wonderful Reviews and



5 STAR RATING

Great service and fair pricing

RITCHIE D Huntington Station, NY April 10th
Assisted by Michele

Nate was very helpful and friendly.

Ramtin T, Brooklyn, NY April 9th Assisted by Nate

I switched to Quinton Insurance and have never been happier!

I recommend them all the time!

Kara C, April 2nd Assisted by Nate

These guys respond to your needs.

Kevin O, Rochester, NY March 29th Assisted by Nate

Great customer service. And good company

MARLENY CRUZ, Copiague, NY March 19th
Assisted by Nate

Extremely helpful, quick response time, professional service, very nice to talk to

James Donnelly, Copiague, NY March 29th Assisted by Angela

I'm so happy with my decision

Elsiena M, Bay Shore, NY March 5th Assisted by Joey

Joey was very attentive.

Fulya B, February 27th Assisted by Joey



GUESS THE CELEBRITY?

AND WIN A \$10 GIFT CARD

Send your best guess to service@quintoninsurance.com

Every correct answer will be entered into a draw, and we'll select one winner.

LAST MONTH'S WINNER

HELEN TIMBERLAKE

It was... **Matt Dillon**

No purchase necessary. Contest open to everyone.



Garlic Parmesan Pasta

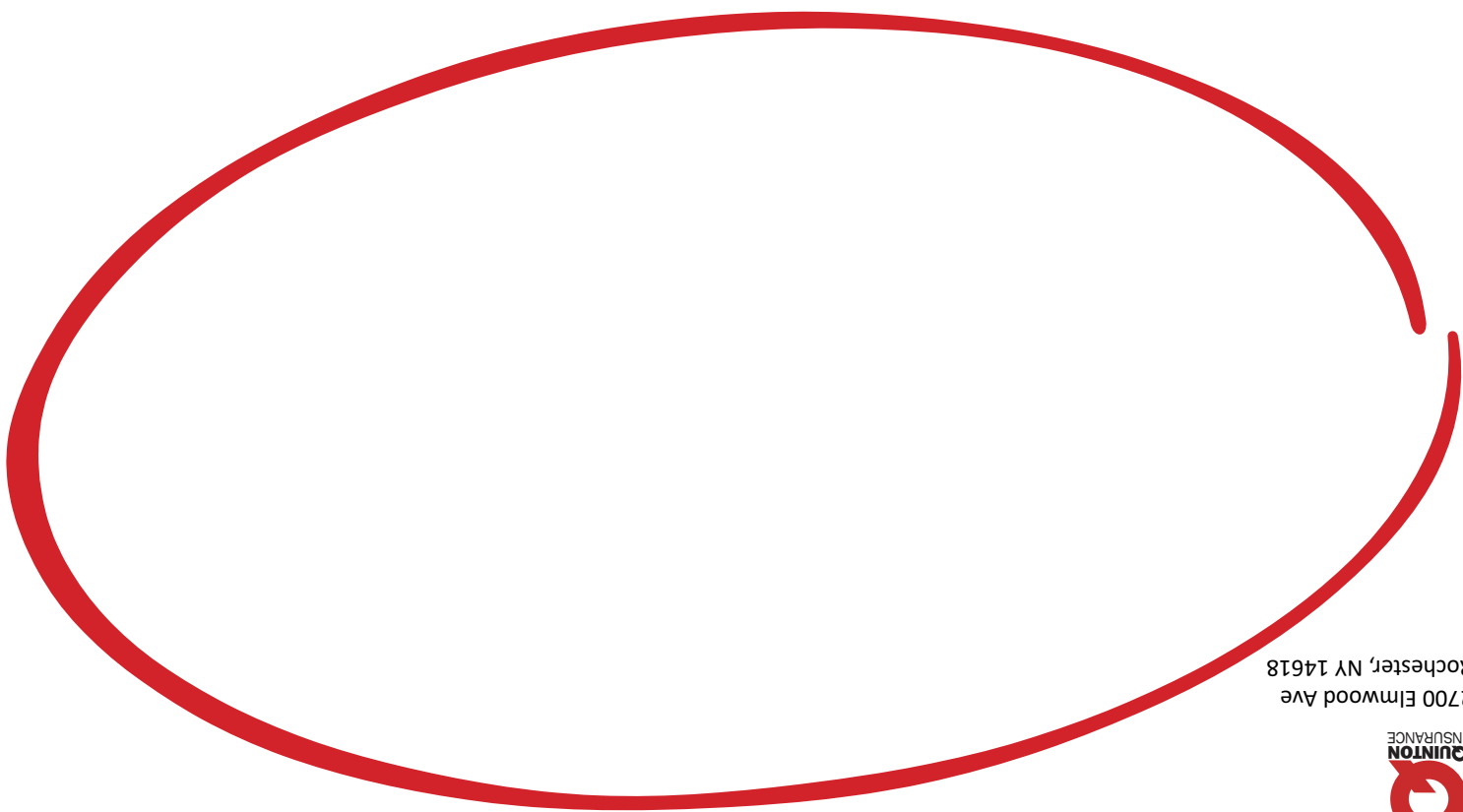
- Melt butter in a large skillet over medium high heat. Add garlic and cook, stirring frequently, until fragrant, about 1-2 minutes.
- Stir in chicken broth, milk and fettuccine; season with salt and pepper, to taste.
- Bring to a boil; reduce heat and simmer, stirring occasionally, until pasta is cooked through, about 18-20 minutes. Stir in Parmesan. If the mixture is too thick, add more milk as needed until desired consistency is reached.
- Serve immediately, garnished with parsley, if desired..

Ingredients:

- 2 tablespoons unsalted butter**
- 4 cloves garlic, minced**
- 2 cups chicken broth**
- 1 cup milk, or more, as needed**
- 8 ounces uncooked fettuccine**
- Kosher salt and freshly ground black pepper, to taste**
- 1/4 cup freshly grated Parmesan cheese**
- 2 tablespoons chopped fresh parsley leaves**

If you have a secret recipe that you would like to share with the Quinton family please email it to:

chris@quintoninsurance.com



2700 Elmwood Ave
Rochester, NY 14618

