

A Monthly Newsletter For Friends and Clients of Quinton Insurance

MEET YOUR TEAM



Angela M. Cherkis CISR
Personal Lines Account Manager

Favorite food: Most seafood, and pizza – (NOT together!) Chocolate No Bake cookies

Favorite movies: Comedies mostly – Super Troopers; Wedding Crashers, Hangover

Dream vacation: Italy

Favorite pastime: Cycling or hiking

How I got into insurance:

The AIG call center in Vestal was my first insurance job in 1998. That was an inbound call center for auto insurance in various states. I then progressed in the industry working for direct writers, behind the scenes at Utica National, and some independent agents, most recently in the US Virgin Islands on the island of St. Croix

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BUSINESS CONTINUITY PLANNING:

Risk management often means expecting and planning for the unexpected. In order to maintain the safety of the employees and customers and ensure the viability of your business, you need to prepare for unforeseen disasters. These risks may include criminal activity, natural disasters or terrorist acts. Any one of these threats could be serious enough to devastate your business, but if you have readiness plans in place you can work to minimize their impact.

Without prior planning, you leave your company open to financial disaster, especially if you are forced to close operations for a period of time. In addition, without a proper plan to cope with a disaster situation, your company may face lawsuits from customers, vendors or employees claiming negligence.

Secure Your Facility

One of your main security risks is criminal activity, including vandalism, theft and violence. Though not all security threats can be avoided, some situations can be prevented with appropriate preparation:

- Advise management and employees to report any suspicious persons or activity in or around the facility.

- Have your local fire department conduct a pre-planned visit to your building. While there, they can identify potential hazards and plan fire suppression priorities.

Prepare for a Potential Disaster

It's equally important that your business takes steps to protect against disasters:

- Keep copies of insurance policies and other critical documents in a safe and accessible location (e.g. a fireproof safe).
- Evaluate which disasters are most likely to occur in your area. Be sure you are prepared for all of the risks you identify.
- Develop a Disaster Recovery or Business Continuity Plan. If you already have one make sure that it is up-to-date.
- Have telephone call lists available for all key personnel so staff members can be contacted during non-working hours from any location.
- Check available emergency supplies such as flashlights, batteries, emergency generators/fuel, patching materials such as plastic sheeting, wood 2x4s, duct tape, spare fire extinguishers, first aid kits, etc.

Use these tips to help mitigate unexpected risk, or give us a call today for more resources.



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.

TIM FOSTER

It was... *Richard Gere*

No purchase necessary. Contest open to everyone.



MONEY SAVERS

Cars that depreciate faster can be great deals for used-car buyers. The auto market currently has a record number of off-lease vehicles-most of them around three years old. The average three-year depreciation for cars in the US is 38.2%. That means models that have depreciated significantly faster can be the best used cars to consider.

• Acura RLX depreciates 55.8% • Lincoln MKZ, 55.6% • Mercedes-Benz E-Class 55.4% • Jaguar XF 54.8% • Cadillac XTS, 54.5% • Lincoln MKZ Hybrid 54.5% • Kia K900, 54.4% • BMW 5 Series, 53.8% • Cadillac CTS 53.8% • Audi A6 53.3%.

Caution: Check each model's repair and reliability records, not just its depreciation, before considering it. And shop according to your budget-even with substantial depreciation, the Mercedes-Benz E-Class is still valued at \$31,051, while the Lincoln MKZ is valued at \$19,855.

Phong Ly, CEO, iSeeCars.com.

COOPER'S CORNER

CLAIMS THAT WILL INCREASE YOUR HOME INSURANCE RATES...

Home insurance is important to help you financially recover from a disaster. Unfortunately, the more claims you file, the more expensive your insurance rates will be.

Although all claims will likely raise your home insurance rates, these five will have the greatest impact on your home insurance premium.

- Fire claims occur when your home becomes damaged or destroyed by a fire.
- Liability claims are filed if a person is injured or their personal property is damaged at your residence. Your liability insurance would help pay for damaged property and medical expenses up to your policy limit.
- Theft claims take place when something is stolen from your home. You can choose to install various security equipment, such as cameras or alarm systems, that may lower your insurance rates and aid in preventing any future theft.
- Water damage claims are filed if your home is damaged from an internal water issue. Typically, standard home insurance policies do not cover damage caused by overland floods.
- Weather claims arise if your home is damaged from tornadoes, earthquakes or other natural disasters. Check your policy to determine what kind of weather claims it covers.

Keep in mind that any claims you've filed at a previous residence may be reflected in your current premium costs.

Call us today for more risk management tips.



DID YOU KNOW?



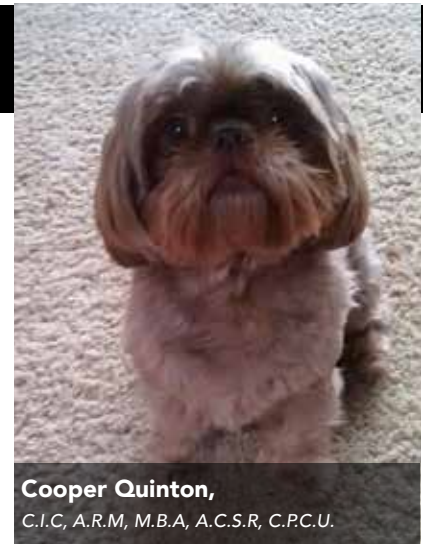
How to banish bird poop! Use WD-40 to clean dried bugs and bird droppings from cars and trucks. Then rinse and wipe with a soft cloth.

Denny Lipford, host of Today's Homeowner with Danny Lipford. TodaysHomeowner.com



Built-in ice makers cause refrigerators to use 12% to 20% more energy! Instead, use ice-cube trays, which use no extra energy.

Data from National Institute of Standards and Technology, Gaithersburg, Maryland, reported in The New York Times.



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

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



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Saluting St. Jude graduates, who have so much to teach us all

It's graduation season, and so our thoughts turn to pomp and circumstance, caps and gowns, and that rite of passage from high school to college and from college to the so-called real world.

But for the graduates I'm thinking about today, the patients of St. Jude Children's Research Hospital, the world was all-too-real when they were just kids.

So this pandemic that's stolen one of the most anticipated moments of their young lives? I know they'll cope with not having traditional commencement ceremonies, just as they've coped with far larger obstacles. Like champs.

Because who better to persevere through a life upended than a St. Jude patient?

I think about Ethan. A few months after he was diagnosed in 2010, Ethan donated his birthday money, "I want to give this to help sick kids."

That was Ethan — a boy with cancer, bald with treatment — thinking not about himself, but others. Today, I'm so proud to say, he's a high school senior, a graduate in the Class of 2020.

And I think about Adam. Even as he battled cancer, he vowed to be the voice for the voiceless. He vowed to raise \$1 million for St. Jude.

I think about everything Adam poured into his mission. In April 2019, he ran the St. Jude Rock 'N' Roll Nashville half marathon, then two months later he climbed on a bike and raised money riding with supporters along the Mississippi River. Then in September, he participated in the St. Jude Walk/Run. And last December he met his biggest challenge of all, running the full St. Jude Memphis Marathon.

Along the way, he didn't just raise money. He raised Adam's Army, an international band of supporters who helped him achieve that \$1 million dream.

That's Adam. And now he's graduating from college.

And I think of Madison, who arrived at St. Jude as a college freshman.

She persevered through chemotherapy and months of physical and occupational therapy, the agonizing process of becoming herself again. And more upheaval — she had to transfer to another school, to be closer to home and to St. Jude, but she made the best of that, too.

And this spring, poised to become the first college graduate in her family, what happened but a pandemic that closed schools and halted graduations and other large gatherings?

Sure, she was disappointed. "But," as she told her dad, "I've been through worse."

Childhood cancer. I can't imagine anything worse than that.

And yet Ethan, Adam and Madison remind us every day — and especially in these days of graduation season — that St. Jude patients are special people. They have a spirit that inspires us all, a spirit worth celebrating even in these times of forced separation.

This year at Quinton Insurance, we have set a goal to donate \$5,000.00 and we could really use your help. All you have to do is refer your friends and family to Quinton Insurance and we will donate \$10.00 for EVERY referral you send us! Have your friends or family call us at 1-800-447-3756



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