



GOOD NEWS TODAY

A Monthly Newsletter For Friends and Clients of Quinton Insurance JANUARY 2021

MEET YOUR TEAM



Taylor Quinton

Licensed Sales Agent

Favorite food: Pizza

Favorite movies: Step Brothers

Dream vacation: Bora Bora

Favorite pastime: Spending time with Family, Friends and my puppy!

How I got into insurance:

My dad started the agency just before he had kids and I have been working here since I was 10. I started as the shredder and cleaning lady and I have worked my way up to a Licensed Sales Agent!

What's inside:

- **Cooper's Corner**
...page 2
- **Referral Program**
...page 3
- **Worst Hiding Spots**
...page 4



13% OF DRIVERS HAVE NO INSURANCE!

Most states have mandatory minimum auto insurance laws, but some people still drive without the required coverage. The Insurance Information Institute (III) reports that in a recent study, 13%, or one in eight drivers in the U.S. is operating a vehicle without insurance. Many such drivers cannot afford the cost of car insurance, which makes it difficult to collect damages after an accident. Fortunately, there are ways to protect yourself if you have been involved in a wreck with an uninsured driver.

Uninsured Motorist Coverage

Uninsured motorist protection is a type of auto insurance designed to protect you if a driver without insurance causes a car collision. Hit and run accidents are also covered. This coverage is optional in most states but required in others. If the driver who caused the crash has no car insurance, your uninsured motorist coverage will kick in to cover your damages, up to your policy limits.

Underinsured Motorist Coverage

Even if a driver is carrying the minimum liability auto insurance, it may not be enough to cover your losses. In many states, mandatory minimum financial responsibility limits for bodily injury and property damage are as low as:

- \$25,000 per person bodily injury
- \$50,000 per accident bodily injury
- \$25,000 property damage

Medical expenses for injuries sustained in a serious accident can run far more than \$25,000. The average cost of a new vehicle in 2020 is \$37,851.

If you receive inadequate reimbursement from the other driver's insurance company, your underinsured motorist coverage can pay the difference, up to your policy limits.

How Much Uninsured/Underinsured Motorist Coverage Do I Need?

Coverage levels for uninsured/underinsured motorist insurance can vary widely. Some insurance companies may limit you to coverage no greater than your other liability limits. In general, it is wise to have the same amount of uninsured motorist coverage as you have for bodily injury.

Uninsured motorist insurance may be available as a split limit policy, or, in some states, as a combined single limit policy. Split limit policies have separate limits for bodily injury and property damage. For example, an uninsured motorist plan may cover \$50,000 bodily injury per person, \$100,000 bodily injury per accident and \$25,000 for property damage. In a combined single limit policy, one coverage level (\$100,000, for example) applies to both bodily injury and property damage.

How Much Does Uninsured/Underinsured Motorist Coverage Cost?

The average cost of uninsured/underinsured motorist coverage is approximately 5% of annual auto insurance premiums. Various factors can affect the price of this type of insurance, including driving record, previous claims, and policy discounts.

Call Quinton Insurance today to review YOUR Auto Insurance coverage!



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



GUESS THE CELEBRITY? AND WIN A \$10 GIFT CARD

This is an EASY one. Send your answer to service@quintoninsurance.com

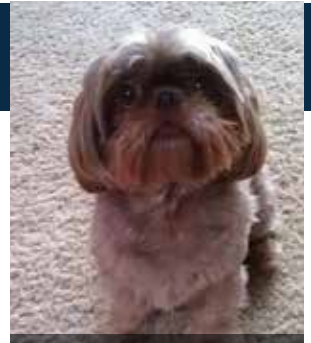
Every correct answer will be entered into a draw, and we'll select one winner.

Last month's celebrity was...

Jennifer Aniston

No purchase necessary. Contest open to everyone.

COOPER'S CORNER



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

ARE YOU USING A SPACE HEATER TO STAY WARM?

Did You Know?

Supplemental heating equipment, such as space heaters, are a leading cause of home fires in Canada from December through February. If you plan on using a space heater for some additional warmth this winter, keep the following safety precautions in mind.

Use these tips to safely use space heaters:

- Do not use space heaters to warm bedding, thaw pipes or dry clothing.
- Select space heaters with the Canadian Standards Association (CSA) safety mark. The CSA mark signifies that the product was tested for potential safety hazards.
- Purchase units with automatic shut-off features and heating element guards.
- Keep any items that could potentially be a source of fire at least 1 metre away from a space heater.
- Turn off space heaters when you leave the room or go to sleep.
- Check for frayed insulation, broken wires and overheating on electrical space heaters. If you notice any of these problems, have the unit serviced immediately.
- Use only fuel recommended by the manufacturer for liquid-fuelled space heaters.
- Turn off the heater and let it cool before refueling.
- Avoid using extension cords with space heaters. If you must do so, make sure that the cord is the right gauge size and type for the heater.

Safety First

Avoid placing space heaters in high-traffic areas of your home. Units with long cords can present a tripping hazard.



WE ARE NOW PROUD TO BE A **DAVE RAMSEY** ENDORSED LOCAL PROVIDER

CAR THIEVES IN WINTER



Have YOU ever left your car unattended in the morning with the engine running to warm it up? Opportunistic thieves capitalize on this widespread winter habit by prowling neighbourhoods and stealing unattended, running vehicles.

To add insult to injury, insurers may refuse claims of theft due to leaving your car unattended and unlocked when warming it up. Leaving a vehicle unattended with the engine running is extending an open invitation to car thieves.

Car thefts can be random, but many are planned. A few minutes—even just seconds—is enough time for a thief to steal your vehicle. Car theft increases as temperatures drop. Be extra vigilant the first day after a snowfall or chilly winter storm, when thieves are most likely to strike.

How to Stop It

A thief needs only a small window of opportunity and because it can happen so quickly, preparation and vigilance are paramount.

- Carry your car keys wherever you go—never leave them in the ignition, even if you leave for a only a few seconds.
- Sit inside your car while it de-ices, never let it de-ice unattended.
- Lock and secure your vehicle when exiting it.
- Keep valuables locked inside the trunk and out of sight.
- Store important car documents and a spare key in your home or office, leaving them inside the car makes it easier for thieves to quickly sell your vehicle.
- Park in busy, well-lit areas near surveillance cameras.
- Use a garage to store your car.

By staying vigilant, following these simple precautions, you can make sure your car and possessions stay safe during the winter.

EVERYONE WINS



GREAT NEWS!!!

Refer your friends and family to Quinton Insurance and for every referral we will donate

\$25 to St. Jude Children's Research Hospital

...whether they buy insurance from us or not

We will ALSO enter *YOUR* name into our **MONTHLY** drawing to **WIN** an iPad, a Big Screen TV or a vehicle Dash Cam
...your choice

There is no limit to the number of entries. Refer 10 friends to us and YOU get 10 chances to win!

CONTACT US TODAY WITH YOUR REFERRAL

800-454-1970

WWW.QUINTONINSURANCE.COM/REFERRAL-PROGRAM

MEET KAITLYN...

Friendly and funny, Kaitlyn is a joy to be around. She first came to St. Jude Children's Research Hospital at just over a year old in 2017, after her mom noticed a growth that proved to be rhabdomyosarcoma, a soft tissue cancer.

After completing treatment in January 2018, Kaitlyn was able to go home. But several months later, a checkup at St. Jude found cancer in a lymph node.

She underwent further treatment that included chemotherapy and proton therapy, and today, said her mom, "She is still cancer free, and that's great."

Despite all she's been through, Kaitlyn's smile shines bright.

Her mom wants Kaitlyn to have what every child deserves:

"Whatever kind of life she wants to have, I hope it's happy and pain-free."

Kaitlyn is why we continue to support St. Jude Children's Research Hospital



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

They are why we continue to help.



DID YOU GET AN EXPENSIVE GIFT FOR CHRISTMAS?

Standard homeowners, condominium or renters insurance policies limit the dollar amount of coverage for the theft or loss of such items. To properly protect certain types of valuables, additional coverage may be needed... Give us a call to review YOUR policy.



HEALTHY COFFEE!
Unfiltered coffee, such as French press or Turkish coffee, can harm the heart. It contains about 30 times as many lipid raising substances as filtered coffee-and those substances can increase blood cholesterol, making heart attacks and premature death more likely. *Drinking one to four cups of filtered coffee per day is good for health, actually better than not drinking any coffee at all.*

Dag S. Thelle, MD, PhD, senior professor, department of public health and community medicine, University of Gothenburg, Sweden..



Winter is here and as temperatures begin to plummet, one of the most costly consequences is the increased energy it takes to maintain a comfortable home. Though it may be tempting to simply lower the temperature on a thermostat and bear the chilly repercussions, there are several ways to reduce your energy bill while staying warm and cozy.

8 ways to reduce your monthly expenses:

- Look for and seal any areas where heat may escape from your home, especially around windows and doors.
- Use a programmable thermostat to automatically lower the temperature when you are away from home.
- Check the temperature setting of your water heater and insulate it to prevent heat loss.
- Ensure that your vents and radiators are not blocked. This will allow warm air to circulate through your home freely.
- Open window curtains and blinds during the day to let the sunlight warm your home, and close them at night to keep the heat from escaping.
- Check your furnace filter and replace it if dirty.
- Have all HVAC systems inspected by a professional before winter, and repair any leaky ductwork.
- Shut the doors and close the vents to rooms that you are not using. Doing so will allow you to heat the rooms that are in use more efficiently.

Consider Other Sources of Energy Waste

There are other ways that energy can be saved to reduce bills year-round. Consider taking shorter showers, fixing leaky taps, using energy-efficient LEDs instead of incandescent light bulbs and unplugging electronics when they are not in use.

DID YOU KNOW?



When you buy a container of cake frosting from the store, whip it with your mixer for a few minutes. You can double it in size. You get to frost more cake/cupcakes with the same amount. You also eat less sugar and calories per serving.



If you can't wait to pop every air-filled pocket the minute you pull a piece of bubble wrap out of a package, can you imagine how irresistible it would be if it were covering your walls? Engineer Al Fielding and Swiss inventor Marc Chavannes probably didn't consider that when, in 1957, they invented bubble wrap while trying to create a textured wallpaper by sealing two shower curtains together to trap air bubbles..

bestlifeonline.com/did-you-know-facts/

2700 Elmwood Ave
Rochester, NY 14618

