



< COMPANY NAME >

# GOOD NEWS TODAY

A Monthly Newsletter For < Company Name >

MAY 2021

## MEET YOUR TEAM



**Tiffany Dobbelaere**  
Personal Lines Account Manager

**Favorite food:** Mediterranean Cuisine

**Favorite movies:** West Side Story & Breakfast at Tiffany's

**Dream vacation:** Europe, specifically places where my ancestors came from

**Favorite pastime:** Adventures with my kids! Whether it be taking them camping, dance competitions for my daughter, or playgrounds with my son

**How I got into insurance:**

My ex-husband's mother got me into it. She used to own an agency and we talked one day about me getting licensed and working for her. It was a great decision! I have loved working in this industry for the past 15 years and getting to know clients and helping them with their insurance needs.

## What's inside:

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## WHAT TO KNOW ABOUT WORKERS' COMPENSATION AND WORKING FROM HOME

In the midst of this pandemic, you may have found yourself among the 63 percent of Americans working from home. A recent Gartner poll predicts that 48 percent of workers will continue to work remote at least part time even when it's safe to physically return to work again.

Of course, working from home has pros and cons. It also raises serious questions like what would happen if an employee becomes injured while performing work at home.

Workers' compensation (often shortened to workers' comp) laws and requirements vary by state, but generally, any business that has employees must have workers' compensation insurance coverage. It helps cover medical care and lost wages for an employee who is hurt at work.

With many employees working from the kitchen table or the home office, it helps to know how workers' compensation can kick in. (As always, talk to your local agent for questions about your specific policy.)

### Will Workers' Compensation Cover An Employee If They Get Injured While Working From Home?

If an employee is hurt on work premises, they're typically covered by the employer's workers' compensation policy. Workers' compensation provides coverage for injury or disease employees sustain in the course and scope of employment. It applies regardless of negligence, with workers' compensation laws varying by state.

Most telecommuters are still covered under their employers' workers' compensation coverage, whether full-time remote workers or temporary due to pandemic stay-at-home orders.

"It's important to remember that workers' compensation insurance isn't tied to a building," says Leo Heintz, vice president of commercial products at ERIE. "It follows you wherever you go, subject to the policy conditions, while you're at work."

### What Are Common Injuries That Can Happen When Working From Home?

Common injuries telecommuting office workers experience include carpal tunnel syndrome; back sprains and strains; and slips, trips and falls. The injury or disease typically has to arise out of a work-related activity to be covered under workers' comp.

"Injuries are possible even if you have a desk job," Heintz said. "That's why it's important to practice the same good ergonomic activities at your home office as you do when at your regular office. Simple things like good posture and remembering to take time and stretch, or getting up and walking around, can make all the difference."

### Questions about your coverage? We're here for you.

Talk to your Quinton agent for a coverage review or a quote that includes workers compensation.

Quinton Insurance - Protecting You for...





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

This is an EASY one. Send your answer to [service@quintoninsurance.com](mailto:service@quintoninsurance.com)

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

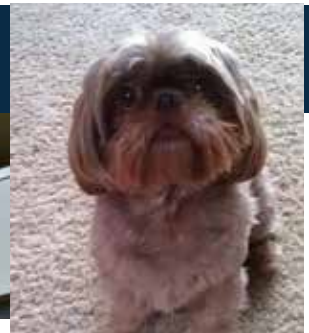
Last month's WINNER is:

**Christine Riesenberger**

It was... **Sylvester Stallone**

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.

## 3 WAYS TO BOOST YOUR HEART HEALTH

**Heart disease is the leading cause of death for men and women in the United States. One person dies every 36 seconds from cardiovascular disease. About 18.2 million Americans over the age of 20 are currently living with diagnosed heart disease.**

Heart disease refers to several different types of heart conditions. Coronary artery disease—caused by plaque buildup in the walls of the heart's arteries—is the most common. Other forms of heart disease include heart attack, heart failure, arrhythmia and congenital heart defects.

The symptoms of heart disease can vary, and some people may not even know they have a heart condition until they have a heart attack. Red flags include shortness of breath, chest discomfort, difficulty with speech, heart palpitations and sudden loss of responsiveness.

### Take Control of Your Heart Health

There are certain uncontrollable factors that increase your risk of heart disease, including age, sex and family history. However, other factors that increase your risk for heart disease—such as stress, inactivity, obesity, diabetes, smoking and a poor diet—are controllable.

A healthy diet and lifestyle are your best methods to fight heart disease, so consider incorporating these three kinds of exercise into your routine to improve your heart health:

1. Aerobic exercise improves circulation and can help your cardiac output. Try to get at least 30 minutes a day of heart-pumping moderate activity—like brisk walking, dancing or cycling—at least five days a week.
2. Resistance training with weights, resistance bands or body weight at least two nonconsecutive days per week can help create leaner muscle mass. When paired with aerobic activity, you can raise your good cholesterol levels and lower bad cholesterol levels.
3. Flexibility workouts, like stretching and balance, are critical for musculoskeletal health. It's important to stay flexible and joint pain-free so you can maintain your regular aerobic and resistance workouts.

Keep in mind that it's the overall pattern of your life choices that determines your heart health. Contact your doctor to find out your risk for heart disease or for more information.



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

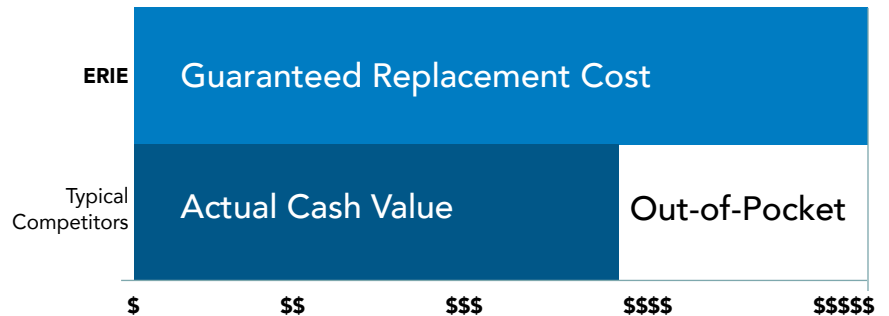
# WHAT IS GUARANTEED REPLACEMENT COST?

There are few things in life worse than losing your home to fire or a natural disaster.

Except, that is, discovering in the aftermath that you don't have enough homeowners insurance coverage to rebuild the house back to the way it was before trouble struck.

If you get guaranteed replacement cost coverage, that is unlikely to happen. Why? Because guaranteed replacement cost will pay for the full cost of rebuilding your house back to its previous size and specifications – right down to the granite countertops, custom bookshelves, and gleaming hardwood floors that you so love.

You can be rest assured that ERIE Guaranteed Replacement Cost Coverage will provide you and your family the money necessary to rebuild without requiring you to shell out any additional cash or make any compromises.



Call us today to review  
YOUR insurance coverage  
800-454-1970



# 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](http://WWW.QUINTONINSURANCE.COM/REFERRAL-PROGRAM)

# MEET COLTON...

Sociable, outgoing Colton loves playing baseball, riding go-karts, and staying active wherever he goes.

He came to St. Jude for treatment of an aggressive kidney cancer, Wilms tumor with displaced anaplasia, the most aggressive form of this kidney cancer.

*"We're very fortunate that we were able to come here," said Colton's dad, Daniel. "He has received top-notch care that I don't believe we could duplicate anywhere."*

For Colton, chemotherapy, radiation therapy and surgery to remove his left kidney didn't prevent him from enjoying St. Jude and its kid-friendly atmosphere.

"I've never seen anything like it," Colton said. "It's awesome."

Colton has now completed treatment and is back at home enjoying life.

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



Phone: 800-454-1970 Fax: 877-397-2856  
Email: [service@quintoninsurance.com](mailto:service@quintoninsurance.com)

Proud Insurance Partner





# TIME FOR SPRING CLEANING!



Doing a little Spring maintenance on your home and yard is great for your insurance because it's harder for water and the other challenges mother nature throws at us to cause damage.

## Some tips to get you started

### • Clean up your yard

Clean up Winter debris and trim bushes to improve visibility. This will make it harder for people to vandalize or break into your home.

### • Wash your windows and check the seals

Fixing them now will extend their lifespan, improve your energy consumption and save you money on your power bill.

### • Clear out your eavestroughs and downspouts

Be ready for spring rainstorms by pointing them away from your foundation.

### • Check your roof

Keeping your roof in good shape will help keep you dry and prevent an insurance claim.

### • Take care of clutter inside and out

If someone is injured – by tripping on an electrical cord, you could be legally responsible for their medical bills, loss of income and more. The same thing applies to clutter inside your home.



## DID YOU ANNOUNCE A SPRING ENGAGEMENT OR WEDDING?

**REMEMBER** - Standard homeowners, condominium or renters insurance policies may limit the dollar amount of coverage for the theft or loss of such items, say as a ring. To properly protect certain types of valuables, additional coverage may be needed...

**Give us a call to review YOUR policy and ask us about event insurance for the big day!**

## DID YOU KNOW?



### People with friends live longer.

People with active social networks and close friends they talk to live longer than people who rely only on family, according to researchers at Michigan State University. So, whenever possible, make time to see the members of your social circle, even if it's just for a coffee.

### You should throw away the cotton in your medication bottles.

Believe it or not, that little ball of cotton that comes in your bottle of pills, which is there to keep pills safe during shipping, is meant to be removed. It can collect moisture because of its absorbent nature, which makes your pills deteriorate faster.

## SAVING ENERGY

### Tips for Spring

1. **Caulk air leaks.** Using low-cost caulk to seal cracks and openings in your home keeps warm air out -- and cash in your wallet.
2. **Bring in sunlight.** During daylight hours, switch off artificial lights and use windows and skylights to brighten your home.
3. **Seal ducts.** Air loss through ducts can lead to high electricity costs, accounting for nearly 30 percent of a cooling system's energy consumption.

PROTECTING  
OUR CUSTOMERS



2700 Elmwood Ave  
Rochester, NY 14618

