

A Monthly Newsletter For Friends & Clients of Quinton Insurance



*Anyone can catch
your eye, but it takes
someone special to
catch your heart.*

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INSURING YOUR VALUABLES

Did you get an expensive gift for Christmas, your Birthday, or maybe you are buying an engagement ring for Valentines Day? Jewelry, paintings, sculptures, rare collectibles, and even top tier wines, can all fetch high prices. Your valuables are important to you—and insuring them is equally important to prevent serious loss in the event of damage or theft.

The Basics

Standard homeowners, condominium or renters insurance policies include a limited amount of coverage for jewellery and other valuable items. However, many policies limit the dollar amount of coverage so additional coverage is available through a policy endorsement or floater.

Endorsements

Endorsements are additions to your homeowners, condominium or renters insurance policy that change or add to the policy's provisions. The endorsement can cover property otherwise excluded from a basic homeowners insurance policy, extend the number of perils included, or increase the amount paid for a covered loss. The items of value are "scheduled" on a list that includes a brief description and the item's dollar value.

Each item's value requires an appraisal or sales receipt. This will help ensure that, in

the event of a covered loss, the amount of insurance is enough to cover the repair, replacement or cash payment of the item. Items scheduled are typically not subject to the policy deductible.

Floaters

A separate personal articles floater policy may be used to schedule your valuable property that is subject to special limits under basic homeowners coverage. Once you have an endorsement or floater, it is important to periodically review your policy's coverage limits to minimize the likelihood of being underinsured due to outdated appraisals and inadequate limits of insurance.

The Cost of Coverage

The cost of coverage varies upon the item, but typically the fee is nominal. Our team of professionals can provide you with more information about coverage and an estimate for the cost of scheduling an item



**PETS OF THE MONTH:
YODA & KYLO**

**sent in by
Barbara Flender-Abittan**

Send us a picture of your favorite pet in his or her favorite pose, and you could win a \$10 gift card and get your picture in next month's newsletter.

Email your pictures to service@quintoninsurance.com; mail to 2700 Elmwood Ave, Rochester, NY 14618, or fax pictures to 585-388-9531.

No pictures will be returned, and not all pictures will appear. No purchase necessary. Contest open to everyone.

It is expected that pet lovers will spend **\$751 million** on Valentine's Day gifts for their pets this year!



**Valentine's Day
with Your Pet**

Between all the paper hearts, bouquets of roses, and boxes of chocolate, don't forget about the furry family member that loves you unconditionally. Chocolate is obviously a bad idea and roses would go unappreciated, but there are other ways you and your furry/feathery/scaly friend can mark the holiday.

- 1. Do Something They Love to Do**
If your dog's version of the perfect day involves running laps at the dog park, take him! Your cat would leap for joy if you joined in on their playtime.
- 2. Spoil Them with a Special Treat**
Pet bakeries are popping up all across the country, or you can whip up your own batch of pupcakes, muffins, or biscuits for that perfect V-day treat for your furry friend.
- 3. Let Them Pick out a New Toy**
Kids love going to the toy store and picking out what they want, and your pet is no different.
- 4. Arrange a Play Date**
Valentine's Day may be all about the love you share for each other, but the more the merrier. If your pet enjoys playing with others, invite his friends over for a good time.
- 5. Have a Professional Photo Shoot**
Your phone's photo gallery is already full of adorable pictures of your pets, but professional pet portraits are priceless keepsakes. Make it a big deal by taking them to be groomed and pampered beforehand.

WARM WELCOME TO OUR NEWEST CLIENTS!

Betty Schulmerich	Caroline Geen	Yash & Mansiben Shah	Daniel & Annette James
James Allen	David Bridson & Barb	Scara Industries Inc	Riverhead Car Wash Inc
JM-3 Landscaping	Mccusker	Ernest & Emily Woodward	Hannah Lettau
Sushiela Bissessar	Michele & Tamie Tellone	Kevin Li & Yueqing Fu	Montgomery Car Wash LLC
Robinson Enterprises USA	Raymond Hutson	Sarge's Property Service	Gregory Elliot & Ashley
Jennifer Bryan	Joe Longhini's Drainage	Lucio & Barbara Davella	Robb-Crockett
Keith & Erin Molinich	Solutions	Westchester Pavers LLC	Laurie & David Kopin
Scott Riesenberger	Joseph & Melissa Talarico	Sam & Carmela Davella	Jackson Dodds & Company
Olivia Moran	Floyd & Barbara Gibson	Timothy & Jennifer Zimmer	Frederick Obair

***Thank You* for choosing Quinton Insurance**



CONGRATULATIONS DECEMBER'S BIG WINNER!

JOE SELVAGGIO

2019 Referral Contest WIN AN iPad

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!



We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us.

- | | | |
|----------------|-------------------|------------------|
| Janea Carr | Peter Patel | Bill Lazarovitch |
| Dharmesh Patel | Karen Cascio | Curtis Shaw |
| Carol Walker | Keruin Negrón | Suzanne |
| Raymond | Margarita Trocino | Dagostino |
| Battaglia | Jaydah Magee | Gene Congilaro |
| Joy Hopkins | Barry Holtz | Nicole Cooper |
| Michael | Michelle Queal | Patrick Marron |
| Geoffrion Sr | Vinny Luisi | Greg Star |

We appreciate your business and generous referrals!



GUESS THE CELEBRITY?

Send your best guess for this month's celebrity to service@quintoninsurance.com and you could

WIN a \$10 gift card

Every correct answer will be entered into a drawing, and we'll select one winner. **Good luck!**

Thanks to all that submitted an answer.

January Winner:

Helen Timberlake

It was... **Taylor Swift**

No purchase necessary. Contest open to everyone.



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



COOPER'S CORNER

What the heck is **NO-FAULT** Insurance...

I get these calls from clients, " I was recently involved in an auto accident and the police officer told me it was a 'no fault accident' so it won't affect my insurance!"

If I could meet these police officer's that give this **FALSE** and misleading info to my clients I would give them a kick in the butt!

So here is what no fault has to do with insurance, lets say you accidentally run a stop sign and hit another car and both you and the other driver have a sore neck and sore back. The no fault part of the accident only applies to medical bills. The damage that was done to the other persons vehicle will be paid by your insurance company as well as the damage to your car. but any injuries they sustained in the accident will be paid by their own insurance company and your injuries will be paid by your ins company

The maximum amount of no fault available in NY is \$175000 and not only covers your hospital bills, doctors bills but also gives you coverage for loss of income up to 4,000 per month for up to 36 months but the **MAXIMUM** amount your insurance company will pay is 175k so for example if your involved in a bad accident and your hospital and doctor bills are 110,000 you would only have 65,000 left over for a lost wage claims

Also keep in mind that the \$175,000 limit is per accident and not per person so if you have passengers in your car and they are hurt as well you will all share is the total amount of \$175000

If you have any questions or would like to review your current no fault limits please call us anytime




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



DID YOU KNOW...

Young people feel more lonely than senior citizens!

A new study reports that the overall national loneliness score was 44 on a 20-to-80 scale. Those ages 18 to 22 scored about 48, compared with 39 for those 72 years old and older.

Cash is not accepted at a number of restaurants!

Tender Greens and Sweetgreen, both with restaurants on the East and West coasts, take only credit and debit cares. Starbucks has made one of its Seattle shops cashless, and other chains are experimenting with or considering the option.