

A Monthly Newsletter For Friends & Clients of Quinton Insurance



*Hope you are having a
Wonderful
Summer*

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I HAVE LIFE INSURANCE THROUGH WORK...ISN'T THAT ENOUGH?

Picture this: You land an exciting new job with great benefits: vacation time, health insurance, 401(k)... even free lunch once a week!

They offer group life insurance, too – two times your annual salary. That sounds like a lot, right? In many cases, it might not stretch as far as you think.

Let's say you make \$50,000 per year. A benefit of \$100,000 can make a big difference to your family – for a while. But through the years, could it really go the distance to pay for expenses and reflect the legacy you want to leave for your family?

4 Reasons to Consider Getting Your Own Life Insurance Policy

The experts at Life Happens*, a nonprofit organization dedicated to educating the public on the importance of life insurance in financial planning, offer these four disadvantages of relying on your group insurance alone:

1. If your job situation changes, you may not be able to maintain the same coverage... in

many cases, an employee can't retain their policy when circumstances change.

2. Coverage may end when you retire or reach a specific age. This could mean losing your insurance when you need it most.
3. It's a benefit... not a guarantee. With many employers in cost-cutting mode, employee benefits might (unfortunately) be among the first things on the chopping block.
4. Your options are limited. This type of coverage is not tailored to your specific financial needs.

Individual life insurance plans can offer superior benefits, and regardless of your employer or employment status, you can tailor them to meet your individual needs and circumstances. You shouldn't have to choose between your budget and your family's security in the future.

If you have any questions on what the best plan is for you and your family give our office a call and we can set up a meeting with Kyle Mcdermott, our life insurance specialist.

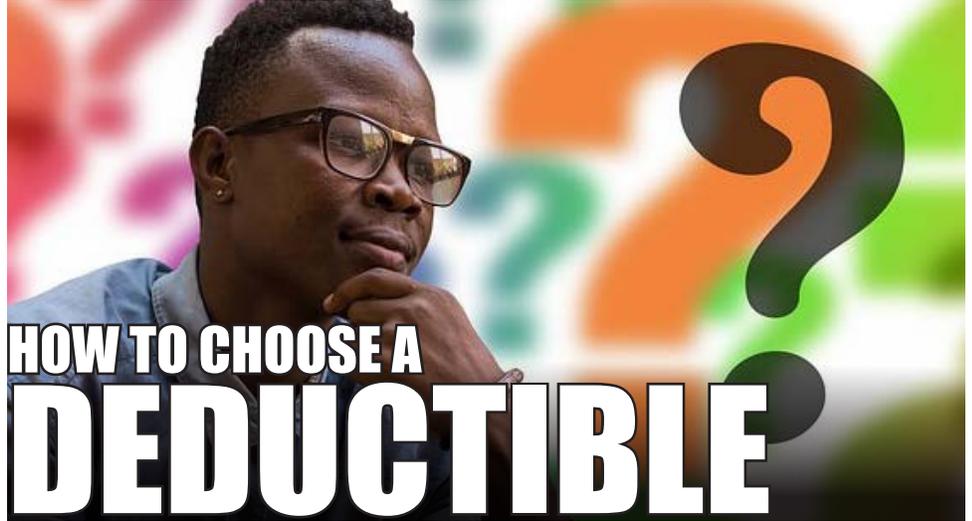


PET OF THE MONTH: **COOPER**

sent in by
Kristy Walker

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.



There are many choices you need to make when it comes to choosing the right auto insurance. When it comes to customizing your policy, one of the biggest decisions is what deductible amount you will choose.

WHAT IS A DEDUCTIBLE IN AUTO INSURANCE?

Your deductible is the amount of money you will have to pay toward fixing or repairing your car before your insurance kicks in.

DO I ALWAYS HAVE TO PAY MY DEDUCTIBLE AFTER AN ACCIDENT?

If you're deemed at fault for an accident, you typically pay the deductible under your own policy. If another person damages your vehicle and they are deemed at fault, their insurance would typically pay for your damage in its entirety. In that case, you wouldn't be responsible for paying the deductible under your own policy.

HOW DOES YOUR DEDUCTIBLE AFFECT YOUR PREMIUM?

Generally, the higher your deductible, the lower your insurance premium (which is just a fancy word for price). The lower your deductible, the more you will typically pay for your insurance premium.

HOW TO CHOOSE YOUR DEDUCTIBLE

It's all about your budget – and your comfort level with risk. Here are some things to consider about deductibles when you talk with your agent:

- **Your budget:** Ask yourself: What's the amount of money I would be comfortable paying if I need to repair my vehicle? The lower your deductible, the less you will have to pay out of pocket if you have to file a claim, but your overall car insurance premium will be higher.
- **It works the opposite way, as well.** If you have a high deductible, you will have a lower car insurance premium – but you'll pay more out of pocket if you file a claim. This decision comes down to personal preference and what you can afford within your current budget.
- **Drive time:** Think about the amount of time you spend driving on a daily or weekly basis. If you're in your car a lot – or driving in more accident-prone areas – you might be exposed to more risk than someone who drives less.
- **Value of your vehicle:** The more expensive the vehicle, the more it costs to insure. In that scenario, a high deductible could help you save on your premium. However, if you have a car loan, some lenders stipulate that your deductible should not exceed a certain amount. Check with your lender to be sure.

One final tip: *Whatever deductible you choose, it's smart to have that amount of cash on hand in your emergency fund. That way you're financially prepared if you end up having to file a claim.*



DO YOU NEED HELP WITH ALL YOUR BUSINESS INSURANCE NEEDS

- Auto Dealerships
- Automotive Program
- Boiler & Machinery Insurance
- Builders' Risk Insurance
- Business Interruption Insurance
- Business Owners Package Insurance
- Business Property Insurance
- Business Risk Management
- Car Wash Program
- Cargo Insurance
- Commercial Auto Insurance
- Commercial Earthquake Insurance
- Commercial Property Management
- Commercial Trucking Insurance
- Commercial Umbrella Insurance
- Contractor's General Liability
- Cyber Security Insurance & Data Breach Insurance Coverage
- Directors and Officers Liability
- Dry Cleaner Program
- Employment Practices Liability Insurance (EPLI)
- Farm Insurance
- Garage Insurance
- General Liability Insurance
- Hotel Insurance
- Key Person / Employee Insurance
- Kidnap & Ransom Insurance
- Landscaper Program
- Law Firms
- Learning Institutions
- Liquor Liability Insurance
- Management Liability
- Manufacturers Insurance
- Medical Malpractice Insurance
- Product Liability Insurance
- Non-Profits & Religious Organizations Insurance
- Professional Liability (Errors & Omissions) Insurance
- Property Owner Program
- Restaurant Insurance
- Retirement Communities
- Special Event Insurance
- State & Local Governments
- Surety Bonds
- Technology Insurance
- Transportation & Logistics
- Truck Dealers
- Vineyard & Winery Insurance
- Wholesalers & Distributors Insurance
- Workers' Comp Insurance
- Wrecker Insurance

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

Love Aimee's attention to detail.

Larry S, Irvington, NY February 11th Assisted by
Aimee Nuara

I had the pleasure of speaking with Ms. Aimee today and told her about the nightmare that my current broker has been putting me through and she was very professional, very explanatory on what she would try and do for me and my business. I would 100% recommend this company.

Frank V, Seaford, NY February 26th Assisted by Aimee Nuara

Great value and terrific service!

George C, February 26th Assisted by Aimee Nuara

When you need something done you can count on aime & quinton to make it happen...

Vinnie L, Lindenhurst, NY February 13th Assisted by Aimee Nuara



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



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



DID YOU KNOW...

What is the longest place name in the US?

Unfortunately, this is one of the did you know facts you probably can't repeat to your friends—and that's because it's nearly impossible to pronounce. Chargoggagoggmanchauggagoggchaubunagungamaugg is the name of a lake in Massachusetts.

Did you know the top speed of the winning car in the first U.S. car race was seven miles per hour?

Frank Duryea reached a top speed of seven mph when he raced the second car he had ever built with his brother, Charles, on Thanksgiving Day, November 27, 1895.

There are 118 ridges on the side of a dime? Count them.

How long did it take the Rubik's Cube inventor to solve it?

It took the creator of the Rubik's Cube, Erno Rubik, one month to solve the cube after he created it; as of June 2018 the world record is 4.22 seconds.

COOPER'S CORNER

When I am out in the garden and want to bury my bone for safekeeping, it is not that easy!! Now I need to worry about chewing through power lines, telephone lines, water pipes and sewer pipes...YUK!! ...and who is responsible to pay for them if I do?

WHOSE LINE IS IT ANYWAY?

You may not realise it, but as a homeowner, underground services and utility lines on your property are usually *YOUR* responsibility.

And home owners insurance policies typically *DON'T* cover damage to them - Until Now.

Why pay for multiple service contracts offered by multiple utility companies when you can get coverage for underground service lines right in your homeowners insurance?

Breaks in a line or accidents during digging can happen. When you purchase the Plus or Select bundle with your ErieSecure® policy, you'll have coverage and won't be stuck footing the bill for damage to your underground lines.

The coverage is for damage to lines like cable, internet and electrical wiring, and damaged natural gas, propane and sewer pipes.

Both YOU and YOUR PET can rest easy knowing your home is covered all the way to the curb.

DO I NEED HOME WARRANTY INSURANCE?

Yes, unless you are 110% sure that you will NEVER EVER...EVER have an unexpected system breakdown...this is peace of mind coverage for your home systems and more...built right into your home insurance.

- Heating & AC
- Water heaters
- Major appliances
- Electrical panels
- Home security
- Sump pumps
- Home theater
- Computers
- Smart home tech
- Deep well pumps

Today's home includes contemporary conveniences and complex systems that can be costly to repair or replace when something goes wrong. At ERIE, we didn't like the sound of that, so we did something about it.

Introducing Equipment Breakdown Coverage

Now you can get an extra cushion of protection for major appliances and home systems right in your homeowners policy – with ErieSecure Home® and the Select bundle with Sewer and Drain Backup Coverage.

If you're a customer who already has the bundle, you get this great new coverage at no additional charge. And if you don't have the Select bundle, it doesn't cost a lot to add it

PLEASE CALL OUR OFFICE TO LEARN MORE ABOUT THIS VALUABLE COVERAGE AND GETTING IT ADDED TO YOUR HOME INSURANCE - 800-454-1970



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



CONGRATULATIONS AUGUST'S BIG WINNER!

CARMINE VOLANTE

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.

- | | | |
|-----------------|--------------------|-------------------|
| Mario Ferreira | Marlene Banjoko | Gary Kosko |
| Joann Johansen | Prabhjit Sial | Barbara Massaro |
| Harry Patel | Alice Stiffa | Joe Siracusa |
| Peter Cosentino | Jerry DiGiovanna | Vinny Luisi |
| Rich Mailander | Shihadeh | David Davis |
| Rubiel Ferrer | Awawdeh | Nicholas Piscioti |
| Thomas Dantonio | Michael Lucariello | |

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.

Sorry! We had no winner last month!

It was... **George Clooney**

No purchase necessary. Contest open to everyone.



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

CLIENT REFERRAL PROGRAM

SAVE

your friends & family up to

37%

on their home, auto or business insurance

WIN TODAY



iPAD



BIG SCREEN TV



SECURITY SYSTEM



WINNER: ROSEMARIE CERONE



WINNER: DAVE FERRARO



WINNER: ANDREW EHRLICH

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 Home Security System...*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



INSURANCE INSIDER

BUSINESS

NEWS

With Gordon Quinton

TAKE ME OUT TO THE BALLGAME!



Quinton Insurance rewarded the hard working team with a night out at the ballpark to watch the Minnesota Twins farm team beat the Boston Red Sox farm team, we all had such a fun evening.

Thank You
for choosing
Quinton Insurance



4 REASONS TO PURCHASE PRODUCT LIABILITY INSURANCE

Your customers expect you to have safe and reliable products, and failing to meet these expectations can lead to huge financial losses. If one of your products harms a customer in any way, they can sue your business, leading to costly legal fees and settlements.

These costs can easily reach six figures. While you may do everything in your power to ensure your products are safe, mishaps can still occur without warning. Here are four specific reasons why you need product liability insurance to protect against claims and ensure the longevity of your business:

- 1. Coverage for manufacturing or production flaws**—One of the key features of product liability insurance is its coverage for manufacturing or production flaws that cause unsafe defects in the product.
- 2. Protection against design defects**—Even after product testing and trial runs, potentially dangerous defects can still appear long after production. Product liability insurance can provide coverage for design errors that make goods unsafe for use by the public.
- 3. Response for packaging and warning issues**—In the event that you fail to provide adequate defect warnings or instructions for using the product, your company can be sued. These claims arise when products are not properly labelled or have warnings that are not explanatory enough to reduce consumer

risks while using the product. Product liability insurance helps organizations prepare for and litigate these types of claims.

- 4. Supplemental commercial general liability (CGL) coverage**—Generally, there is limited product liability protection under a CGL policy, yet it may not be enough coverage to adequately protect your business. Product liability policies work alongside CGL coverage, providing protection against losses caused by malfunctions or defects in your products.

Product liability is a complex exposure and managing your risk can be a major undertaking, even if you have access to all the right resources. To supplement your risk management strategies and address specific exposures, speak with a qualified insurance broker to review your insurance coverage.

Did you know that jury awards for product liability lawsuits tend to be higher, on average, than any other type of litigation?

The median dollar amount for awards in product liability cases is about \$1.3 Million.



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Kyle Mcdermott C.F.P.
Financial planner

FIVE EASY WAYS TO CUT COLLEGE COSTS IN HALF – OR MORE

According to the College Board, tuition, fees and room and board for full-time in-state students averaged \$19,548 at public four-year colleges and universities in 2015 and \$43,921 at private nonprofit four-year colleges.

But most students receive some form of financial aid, bringing the average net cost of tuition, fees and room and board down to \$14,120 at public four-year institutions, and \$26,400 at private nonprofits.

Finaid.org, a free online financial aid resource, profiles each of the colleges offering zero tuition. Finaid.org notes that some new colleges, particularly professional schools, also offer free tuition to the first year's incoming class to generate publicity, which is worth investigating the year you apply for college. And for those with exceptional financial need, it reports, more than 70 colleges have implemented zero loans financial aid policies for low-income students.

College Study Abroad

The number of American students who study abroad before graduating from college has more than tripled in the last two decades, reaching a new high of more than 300,000 in 2013-14 academic year, according to the Institute of International Education. But the vast majority spends only a semester or two abroad.

Start at a Community College

You can also save a bundle by getting your first two years of college credits at a local community college and then transferring to a four-year institution. The average published price for an in-district, two-year public community college in 2015-16: \$3,435. That is a total of \$6,870 for two full years. And since many students who attend community college live at home, they do not incur the additional expense of room and board.

You want to make sure that the courses that you take at the community college will transfer to the four-year program. Check with your community college and the four-year school you are planning to research your options.

Pay in-state Tuition

There is also much to be gained by getting "in-state" tuition rates, but that does not necessarily mean you have to attend a school in your own state.

Several states have reciprocity programs in place that allow eligible non-residents to pay the equivalent of in-state tuition at their colleges and universities.

Despite the rising cost of college tuition, it is still possible to earn a degree without driving yourself into debilitating debt.

Level Down A College

Solid students who take tough classes, get good grades and excel in athletics or extracurricular activities are likely to get more merit aid, also known as non-need-based aid, if they are willing to "level down."

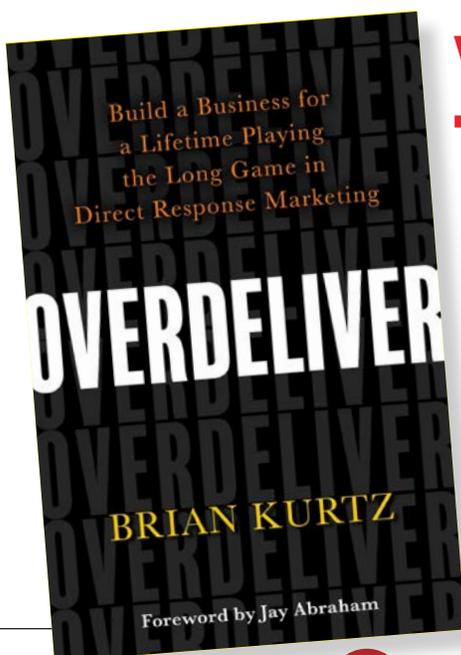
High achieving students who opt for a less prestigious undergraduate school can often earn a degree for 50 percent less with the help of lower tuition fees and more generous scholarships and grants. The most sought after college students could even get a full ride.

A 2014 study of college graduates by Gallup-Purdue University found that the type of institution they attended mattered less than what they experienced while in college – experiences that "strongly relate to great jobs and great lives."

Choose a Zero Tuition School

If you really want to minimize your tuition fee, as in, not pay a dime, more than a dozen U.S. colleges offer free tuition. Really. Generally, you will still incur the cost of room and board, along with books and incidentals, and you may be required to work during the academic year, as some schools offering a degree for free want their students to have some skin in the game.

Contact Kyle: 800-454-1970 Kyle@QuintonInsurance.com



WHAT I'M READING THIS MONTH!

Marketing isn't everything, according to Brian Kurtz...It's the only thing.

If you have a vision or a mission in life, why not share it with millions instead of dozens? Whether you're new to marketing or a seasoned pro, this book gives you a crystal-clear road map to grow your business, make more money, maximize your impact in your market, and love what you're doing while you're doing it. Kurtz takes you inside the craft to help you

use all the tools at your disposal--from the intricate relationship between lists, offers, and copy, to continuity and creating lifetime value, to the critical importance of multichannel marketing and more--so you can succeed wildly, exceed all your expectations, and overdeliver every time.

This book is a must for any business owner that wants to build a business that maximizes both revenue and relationships.

Always looking for other great books that you recommend so I can read and share with our clients, please email: gordon@quintoninsurance.com or call me 585-244-9004