

MEET YOUR TEAM



Nate Gardner

Account Manager

Favorite food: Surf n Turf

Favorite movies: (tie) Shawshank Redemption & Field of Dreams

Dream vacation: Italy

Favorite pastime: Spending time with family & friends

How I got into insurance:

When I was in high school I started working for my fathers friend who owned an Insurance Agency. I drove around and completed home, auto and woodstove inspections. I really enjoyed it, and as you can see, I still do!

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IS YOUR BUILDING FULLY PROTECTED?

Your building is a major asset of your business. As a business owner, it makes sense to have adequate commercial property insurance to protect your investment. No two buildings are alike, and properties may have a higher risk for different perils.

How Much Property Insurance Is Enough?

The term "full value" means the cost of rebuilding from the ground up at current prices. If you have your building insured for the cost of the building or the amount you are carrying on your books, it is probably not enough coverage. You should ensure you have enough insurance to cover the real replacement costs in case your building burns to the ground or is a total loss due to a natural disaster. If your goal is to lower your premiums, this can be accomplished by choosing a higher deductible, while maintaining full value coverage.

What Does Commercial Property Insurance Cover?

Commercial property insurance can protect your business property from a range of perils, including fire, theft, vandalism, and natural disasters. Generally, it protects commercial property in the same way that homeowners insurance protects private dwellings. However, the premiums for commercial property insurance are typically deductible as a business expense.

This type of policy should cover you:

- Building • Inventory • Equipment • Furniture
- Satellite dishes • Accounting records and essential documents • Outdoor signage • Fencing • Landscaping
- Damage to property of others

Your policy may provide protection against loss of income in case of loss of business property. You will also want

to ensure you have third-party liability coverage in case another person is injured on your property.

What Factors Determine Business Insurance Rates?

Several factors can impact your rates for the building coverage you need. They include:

Occupancy: The type of business occupying a building can affect its fire rating, commercial property insurance rates, and the amount of coverage needed. For example, a restaurant has a higher risk of fire than an office building.

• **Construction:** If your building is constructed out of fire-resistant materials, you could pay less for business insurance. This is something to consider, if you are adding on or remodeling. Using wood floors, stairways, or partitions can increase your rates.

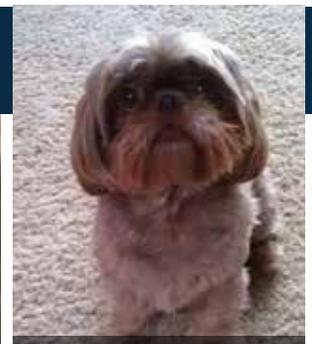
• **Location:** If your business is in an extreme weather area, you are at higher risk for damage, which means your premiums are likely to be higher. As cities and towns have fire protection, it could also affect your rates for a building located outside the city.

• **Protection:** Does your business have a security system, a fire alarm, and a sprinkler system? How far away are the nearest fire station and the nearest fire hydrant? These may be factors in the cost of commercial property insurance.

The best way to determine if your business has adequate building coverage is to sit down with an experienced professional and discuss all the factors involved. Our friendly agent can help ensure you have the commercial property insurance you need at the best available rates.



COOPER'S CORNER



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

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 Lawrence

No purchase necessary. Contest open to everyone.



Proper Lighting in Your Workplace

Lighting ergonomics plays a key role when completing tasks in the workplace. Appropriate lighting can reduce eye fatigue and headaches, which makes completing tasks easier. In particular, good lighting ergonomics can prevent computer vision syndrome (CVS), which is a type of eye strain that occurs when you use a computer for a long period of time.

CVS symptoms include:

- Blurred and double vision
- Eye irritation (e.g., dry and red eyes)
- Headaches
- Fatigue
- Back and neck pain

The quality of lighting in your workplace can significantly impact your productivity. Notably, the type of lighting you need is based on the type of work you are doing and the location of your computer—every worker requires a unique amount of light. As such, it's important to design your workstation to fit your individual needs, accounting for the following common lighting issues.

Bright Lights

Bright lights shining around your screen can make it difficult to read or see the work you are doing.

Here are a few tips to help protect your eyes and improve your work conditions:

- Turn off some of the fluorescent bulbs above your work area, or have them removed.
- Use task lighting to illuminate writing and reading tasks as well as limit brightness around your monitor.
- Use glare guards to reduce or eliminate glare on your screen.

Excessive Background Lighting

Excessive background lighting can create contrast on your screen, which can strain your eyes. Possible solutions include:

- Moving your computer so that sources of light are at right angles to your computer screen
- Using blinds or drapes on the windows to eliminate light

Reflected Light

Reflected light from the overhead lights or other surfaces, such as keyboards or walls, can create a glare and affect your ability to see your screen. Possible solutions for reflected light include:

- Tilting your monitor down to prevent the reflected light from hitting your computer
- Selecting a matte-finished keyboard



Americans will spend **\$20 BILLION** this year on Valentine's

Flowers and Candy are nice...But protecting your sweetheart from financial hardship, with life insurance is even better.



SNOWMELT PROTECTION TIPS

It may not seem like it now...but Spring will be here before we know it! As winter ends and temperatures begin to rise, the accumulating water from melting snow and ice leaves your home susceptible to damage. Protect your home ahead of time to minimize your risk.

Use these four tips to help reduce your home's risk of snowmelt damage:

1. Clear snow from your home's foundation. Shovel snow away from your home, including stairwells, window wells, downspouts and doors to help prevent water from seeping in through cracks.
2. Maintain your roof and gutters. Any heavy snow that has accumulated on your roof should be cleared away to avoid water damage. Keep your gutters clear of debris to avoid ice dams—melted snow that refreezes at night, causing gutter clogs.

3. Ensure proper drainage. Make sure your downspout drains away from your home, and keep any street storm sewer drains clear of snow to prevent buildup and freezing.
- 4 Check your sump pump. Test to see that your sump pump is in good working order in case your home experiences flooding. If you notice any small leaks, take care of them before they become a bigger hazard.

SAFETY FIRST

Trained contractors can help you in the most crucial areas of your home, including plumbing and heating. If you are unable or unsure of how to remove snow from your roof, fix a leaky pipe, seal windows and doors, or test your water heater, contact a professional to ensure you and your home are safe from harm.



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 MARINA...

At the age of 2, Marina has a joy of life and is, according to her mom, like a little ham. "She's constantly singing and dancing with her siblings. She's always laughing."

Not long before little Marina was found to have eye cancer, her father lost his leg in an accident. Suddenly the household was making do on a single income.

A referral to St. Jude Children's Research Hospital made all the difference for Marina and her family. "There's no way I could have afforded treatment otherwise," said her mom, Janine.

Families, like Marina's, will never receive a bill from St. Jude for anything.

Still, retinoblastoma was a frightening diagnosis. "I was just terrified," said her mom. But despite receiving systemic chemotherapy and chemotherapy injections directly to her right eye, her mom said Marina remained her cheerful, affectionate and playful self with everyone, including her St. Jude care team.

She says, "They love me. They take care of me." I said, "Yes, they do."
- Janine, Marina's mom, referring to her St. Jude care team

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



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Valentine's Day is right around the corner, and you want to make that special day for that special person as magical as possible.

Here are a few tips to get you through the day.

Have a plan in place...

Indecisiveness is often unappealing, especially when it comes to planning dates. Having a plan that is surprising, thought out, and well executed is far more inviting than just mulling about and trying to find something. Make a plan, and knock it out of the park!

...but be willing to improvise

As awesome as having a set plan is, you also have

to be willing to improvise on the spot. Sometimes, reservations fall through, so be willing to improvise from your original plan and try something new!

Try something new

Valentine's Day is an opportunity for you to celebrate the one you love, so seek out something new! Venturing outside of your normal comfort zone is exciting and romantic, so do just that.

Be courageous!

Don't let the day of love pass by without telling someone that you care deeply about them. Be strong, be brave, and soak up every moment!



In the depths of Winter, you may want to cozy up indoors by lighting a candle or two. However, it's important to keep safety considerations in mind when doing so. In fact, the National Fire Protection Association claims that...

"there is an average of 21 home fires caused by candles EVERY DAY—with 85 per cent of them being avoidable."

Learn to use candles safely in your home by following these simple tips:

- Trim the wick—Trim the wick to about 1/4 inch to keep the flame from becoming too large.
- Use a long match or lighter—To keep your hand from getting too close to the flame.
- Don't walk away—Make sure the wick ember is completely out before leaving the room.
- Secure the area—Never burn a candle near anything that could catch fire. This includes furniture, drapes, bedding, carpets, books, paper and decorations.
- Keep candles away from kids and pets.
- Avoid drafts, vents and air currents—This will help prevent rapid burning or dripping of your candle.
- Burn for no longer than four hours—more than four consecutive hours can cause the wick to become unstable and the flame to grow too large.
- Extinguish candles appropriately—by using a snuffer or putting the lid on to prevent hot wax splatters.
- Don't touch or move it—Make sure the candle is completely cooled before touching or moving it.

For more safety guidance and homeowners insurance solutions, contact Quinton Insurance today.

DID YOU KNOW?



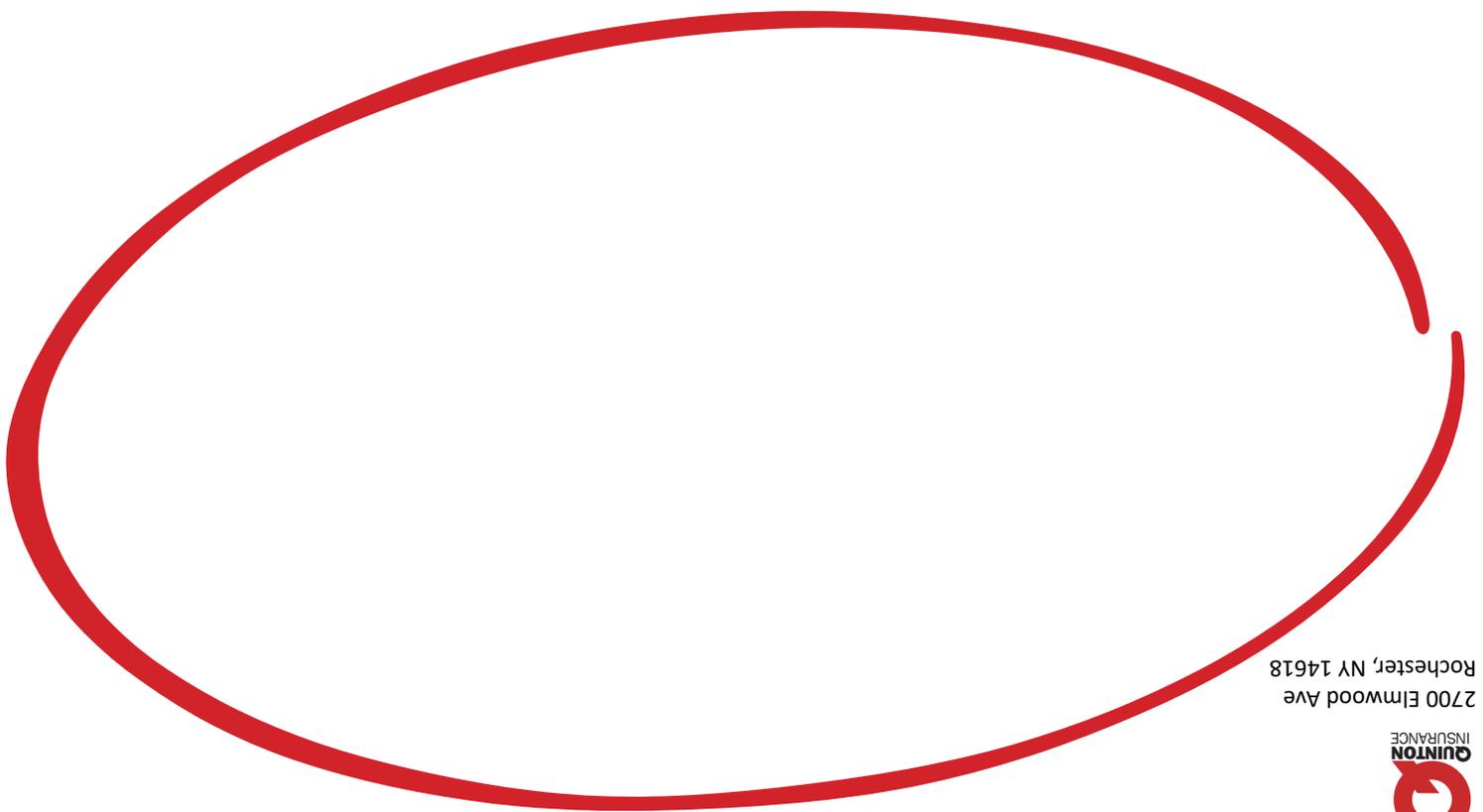
Listen to video game music while you work!

If you want to be more productive, listen to a video game soundtrack while you work. People who work in silence are slower and less proficient than those who listen to music, and video game music is specifically designed to keep you motivated and finishing tasks without stealing your focus.



Hot Chocolate tastes better in an orange cup!

The color of the container you drink from highly influences the way you think your drink tastes. Studies show people prefer hot chocolate when they drink it from an orange or cream colored cup compared to drinking out of a red or white cup. Mug color can also influence how strong you think your coffee is.



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