



GOOD NEWS TODAY

...A Monthly Newsletter For friends and clients of Quinton Insurance

JUNE 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!



UNDERSTANDING YOUR HOMEOWNERS POLICY...

ARE YOU FULLY COVERED?

Most people don't want to think about their homeowners insurance until they need it. Homeowners policies are usually lengthy, complicated, and written in legalese...but our agency is happy to assist you with not only finding the right homeowners policy, but also with understanding what is in it.

Basics of Homeowners Insurance

Understanding what is and is not covered by your homeowners policy can make all the difference in whether you can rebuild your home and replace your personal belongings after a disaster. When you insure your home, you are insuring two separate things – the structure of your home, and your personal belongings. Your homeowners insurance also covers your legal liability up to policy limits in case you, your family members, or your pets cause harm to others or their property.

Insuring the Structure of Your Home

Homeowners insurance typically covers damage to your home from fire, hail, water (excluding flooding), windstorms, riots, explosions, and other sudden and unexpected losses. You have the option to insure the structure of your home in three different ways:

- **Replacement cost coverage:** In this case, the insurance company will pay you the cost of replacing your damaged property with no deduction for depreciation, up to a maximum dollar amount.
- **Extended replacement cost:** This type of policy covers up to a certain percentage over the maximum dollar

limit, typically 20%. It protects variables, such as a sudden increase in the cost of construction.

- **Actual cash value:** In this case, the insurance company will pay out the cost to replace your home minus depreciation for age and use. Depending on the age of your home, replacement costs in today's market could far exceed actual cash value.

It would be wise to insure your home for the total amount it would cost at present to rebuild it if it were destroyed. If you don't have enough insurance, the company may only pay out a portion of the cost of repairing or replacing damaged items.

Insuring Your Personal Belongings

There are two ways to insure your personal belongings under a homeowners insurance policy:

- **Replacement cost coverage:** This type of coverage pays the dollar amount needed to replace damaged personal property with items of like kind and quality.
- **Actual cash value:** The policyholder receives the replacement value of damaged property **minus depreciation**.

Check your policy limits on personal items and consider a "floater" or personal property endorsement that allows you to insure valuable items separately if the limits are too low. Our knowledgeable agency can assist you in finding the coverage you need to fully protect your home and belongings at the best available rates.

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Quinton Insurance - Protecting You for...





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

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

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

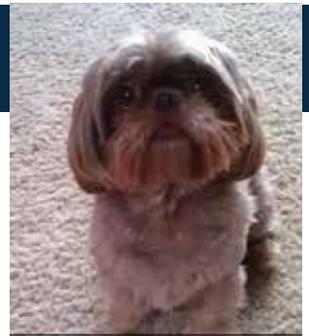
Last month's **WINNER is:**
HOLLY LEONE

It was... **Amanda Seyfried**

No purchase necessary. Contest open to everyone.



WE ARE PROUD TO BE A
DAVE RAMSEY
ENDORSED LOCAL PROVIDER



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

How Does Business Auto Coverage Work When...

With business auto insurance, customers often ask us how coverage works in certain situations. A couple examples would be when employees drive company vehicles for personal reasons or when they drive their personal cars for their job.

With most business auto policies, the coverage follows the vehicle. So if the employee has permission to use the business vehicle for personal reasons, coverage will typically be extended. Using a personal car for work

If you're a business owner and your employees use their personal cars for work, coverage is not provided automatically for you through a commercial auto policy. You would need to add hired and non-owned coverage to your policy, which would provide liability coverage if you are sued following an accident. The employee's car insurance would usually cover the physical damage to the vehicle.

"The commercial auto coverage provides protection for your interests as the business owner,

but the employee's auto coverage may still be required to cover the claim," says Leo Heintz, vice president and product manager, commercial auto insurance, at Erie Insurance.

Other ways business auto insurance can help protect you

For both owned and leased cars and trucks, business auto insurance offers coverage for:

- Damages if your car is damaged or destroyed by something other than an accident, such as theft, vandalism or hail when you purchase comprehensive coverage.
- Uninsured/underinsured motorists if an at-fault driver is unable to pay for damages associated with your injuries.
- Liability if you're responsible for harming others or for damaging their vehicles or property.
- Medical costs for you or your passengers' injuries as the result of an auto accident.

It can be helpful to work with an insurance professional like a Quinton Insurance agent, who can help you select the best coverage for your business and tell you about policies suited to your specific industry.



...and the Dragon ate the Prince!



...but his family lived happily ever after because he had bought Life Insurance. *The End.*



50%
OF VEHICLES STOLEN
HAVE THE KEYS
LEFT IN THEM

Although you can not ensure your vehicle will not be stolen you can take a few easy steps to prevent the likelihood of it happening

- Always lock your vehicle
- **Never** leave your keys in the vehicle
- Turn off your ignition whenever you leave your car
- Avoid parking on the street
- Conceal items left in your car, keep things in the trunk and never leave money or compact discs in the open
- Whenever possible, park your vehicle in a well-lit, well-guarded, highly visible area
- Ask your neighbours to watch out for your vehicle and do the same for them
- Install an anti-theft deterrent such as car alarms or an ignition disabler.

ALWAYS be sure you are fully covered...let us review your existing coverage or give you a quote on new coverage.

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 LEAH...

At 6 years old, Leah loves being a big sister. She also loves princesses, arts and crafts, dresses, shopping, singing and helping in the kitchen.

When Leah was first diagnosed with acute lymphoblastic leukemia, she underwent nine months of chemotherapy, but her cancer persisted.

In March 2019, she was referred to St. Jude's for continuing treatment, which included a haploidentical transplant with her mother, Anita, as her donor.

The transplant was successful and pushed Leah's cancer into remission.

Today, Leah is back at home and thriving.

St. Jude helped my family to be together. Having her dad and siblings here, too, made it easier, and that's a blessing.

Anita, Leah's mom

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



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Proud Insurance Partner





BBQ Safety

- Keep children and pets far away from a hot grill, and never leave them unsupervised.
- Never use wood, charcoal briquettes, barbecue starter fluid or gasoline in conjunction with your propane or natural gas barbecue. Doing so is likely to result in a highly flammable and volatile situation that may cause extensive damage to your property, personal injury or loss of life.
- Barbecue in an open outdoor space due to ventilation and safety reasons. Keep the BBQ

- at least 3 metres from windows and doors.
 - Keep the barbecue away from fences, wooden walls, overhead roofs, and trees with low branches.
 - Don't allow an accumulation of grease to occur. This will minimize the chances of a grease fire.
 - Never fight a grease fire with water. This will only cause the flames to flare up. Keep loose clothing away from a hot barbecue. Roll up your sleeves or cook in a short sleeved shirt. If your clothing catches fire, **Stop, Drop and Roll.**
 - Use long handled tongs while grilling that put an extra bit of distance between you and the flames.
 - Wear oven mitts and a heavy apron to protect yourself from fire while grilling.
- If you do burn yourself, run the affected area under cool water for five minutes. If your burn is serious (charring, blistering) seek medical attention right away.

A quality home insurance policy can help protect you financially should any grill related accidents occur. Call Quinton Insurance TODAY for a free home insurance quote!



All-terrain vehicles (ATVs) are not covered by standard automobile insurance policies; however, your homeowner's policy might partially cover your liability on an ATV. Ask your insurance agent or company if this coverage is enough to protect you and your family or if there is a discount for taking an operator safety course or for riding with a helmet? You might want to consider a separate ATV policy to make sure you are properly insured.

DID YOU KNOW?



The average person will spend six months of their life waiting for red lights to turn green.

Driving can be a fun and liberating activity—until you get stuck at a red light, that is. The National Association of City Transportation Officials says that the average time spent waiting at a red light is 75 seconds, accounting for approximately 20 percent of all driving time. That's a whole lot of time doing nothing.



Cold water is just as cleansing as hot water.

When using modern detergent, clothes will be equally clean whether warm or cold water is used. There is one major difference: warm water uses much more energy (about 75 percent of the energy used for a load of laundry comes from warming the water)



TEXTING & DRIVING

- The National Safety Council reports that cell phone use while driving leads to....
1.6 million crashes each year.
- 21 percent of teen drivers involved in fatal accidents were distracted by their cell phones.
- Teen drivers are 4x more likely than adults to get into car crashes or near-crashes when talking or texting on a cell phone.

Be SAFE behind the wheel.

PROTECTING
OUR CUSTOMERS



Proud Insurance Partner

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