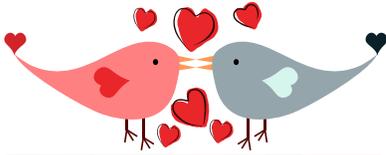




GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance



Valuable Gifts

A recent report says consumers will spend more than \$21.8 billion on Valentine's Day this year...\$4.1 billion on jewelry alone.

Standard homeowner's policies typically include some coverage for the loss of personal possessions, including valuables like jewelry. However, if you've purchased or received jewelry, the included basic coverage for theft is limited and may not be enough on its own to cover your loss.

Give us a call today to review your policy.

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LITHIUM BATTERY FIRES



As use of lithium batteries has become widespread in devices like smartphones, laptops, tablets, smart watches and Bluetooth headphones, electric scooters, hoverboards, ebikes and even electric cars, we've also seen an increase in battery fires. According to a 2018 report from the U.S. Consumer Product Safety Commission, more than 25,000 overheating or fire incidents were reported over a five-year period .

Why can lithium batteries catch fire?

Lithium batteries use — you got it — lithium in metal or ion (Li-ion) form as their anode material. And they come with several advantages. Lithium-ion batteries are easily rechargeable and have the highest energy density of any battery technology, meaning they pack more power into a smaller space. They also can deliver a voltage up to three times higher than other battery types.

But generating all that electricity also creates heat, which can lead to battery fires — or even explosions. This is especially true when a battery is damaged or defective.

Before a failing lithium battery catches fire, there are often a few warning signs. Here's what to look for:

- **Heat:** It's completely normal for batteries to generate some heat when charging or in use. But if your device's lithium-ion battery feels extremely hot to the touch, there's a good chance it's defective and at risk to start a fire.
- **Swelling:** When a lithium battery fails, another common sign is battery swelling. If your battery looks swollen, you should stop using it immediately. Similar signs include any type of lump or bulge, or leakage from the device.
- **Noise:** Failing lithium batteries have also been reported to make hissing or cracking sounds.
- **Odor:** If you notice a strong or unusual odor coming from the battery, this is also a bad sign.
- **Smoke:** This one's a little more obvious. But if your device is smoking, a fire has already started.

What do I do if my lithium battery is failing?

If your device is showing any of the above warning signs, take the following steps:

- Immediately turn off the device and unplug it from the power source.
- Slowly move the device to a safe, isolated area away from anything flammable. Use tongs or gloves to avoid touching the device with your bare skin.
- Call the device manufacturer or retailer for further instructions.

How can I prevent a battery fire?

- **Follow instructions.** Always follow the device manufacturer's instructions for storage, use, charging and maintenance.
- **Avoid knock-offs.** Only replace batteries and chargers with components specifically designed and approved for your device.
- **Watch where you charge.** Avoid charging your device on flammable surfaces like under a pillow, on your bed or on the couch.
- **Unplug your device.** Remove devices and batteries from the charger once they are fully charged.
- **Store batteries properly.** Lithium-ion batteries should always be stored in a cool, dry place. Don't place batteries in direct sunlight.
- **Inspect for damage.** Regularly inspect your device and batteries for the warning signs listed above.

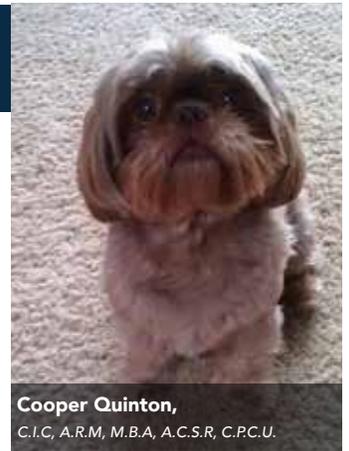
Quinton Insurance - Protecting You for...





COOPER'S CORNER

WINTER DRIVING



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



PET OF THE MONTH:

DELILAH

sent in by

Kathy Scharett

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 michele@quintoninsurance.com or 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.

From black ice to snow drifts and white outs, winter conditions can make driving in Canada exceptionally challenging. Winter weather across the country can be extreme, that's why it's important to take a few precautions before you hit the road, so you arrive safe and sound.

Here are some tips, from the Insurance Bureau of Canada, to help keep you safe on the roads during the winter months.

Slow down – With bad road conditions and reduced visibility, it's a good idea to slow down and remember to leave lots of room in between vehicles just in case you need to break quickly or encounter black ice or slippery roads.

Get winter tires – Winter tires provide extra traction in cold temperatures and also make it easier to turn and stop on wet, slushy or icy roads. Find out how winter tires may help you save on car insurance.

Fill up on windshield fluid – You don't want to run out of windshield fluid in the middle of a blizzard. Stock up and keep an extra container in the trunk, just in case. Also be sure to replace any blades that leave a streak and make it harder for you to see.

See and be seen – Always have a snow brush/ice scraper on hand and use it before you get in the car during bad weather. Make sure to clear ice and snow from your hood, roof, windows, and lights.

Pack an emergency kit – It's always a good idea to be prepared, especially during inclement weather. Put together an emergency kit with the following items and leave it in the trunk of your car:

- Non-perishable food (like energy bars)
- Water (in plastic bottles)
- Flashlight
- Blanket
- Extra warm clothes
- Shovel/ice scraper/snow brush
- First aid kit
- Candle & matches
- Whistle (to attract attention)

We're here to support you

Icy road conditions and limited visibility make it harder to drive in the winter months. If you do happen to get involved in a fender bender this season, having the right insurance will get you back up and going faster.

*Stay Safe
Out There!*  *Cooper*

PROTECT YOUR TOOLS ON THE JOB SITE



Construction sites are busy places, with a lot of people coming and going – including contractors, sub-contractors and clients. It may be difficult to spot intruders. Thieves are also smart, finding creative ways to extract and remove items from the site.

And it's not just the small tools that are at risk. Bigger tools and machinery are also stolen on a regular basis. Gates and fences may not provide enough protection to stop theft. The most determined thief will always find a way. Here are some tips that can help you reduce your risk.

- Don't leave your tools lying around on-site, even during the day. Bring them with you while you work or keep them in a locked, secure location.
- Go through your tools and equipment and engrave your name and/or company name on them with a Dremel tool.
- Make your stuff less appealing – scuff it up and paint it in your company colours.
- At the end of every workday, figure out what you can take with you off the job site.

- If the tool or machine is hard to move, you can secure it up with chains and locks.
- You could also consider investing in a larger jobsite box or trailer for your equipment, and blocking the door by parking heavy machinery in front of it.
- Don't bring your high value tools and materials to the job site until the day you plan to use them.
- Make an inventory of your tools and machinery. Catalogue the makes and models of your items and take pictures. This inventory will help police identify your items if they are stolen, and it's also a useful record if you have to make an insurance claim.

If you have a theft...

- Figure out what's been stolen and cross-reference with your inventory.
- Report all your stolen items to the police, even the smaller ones.
- You can then use this information and the police report to file a claim on your insurance.

WIN A BRAND NEW CAR



2022 REFERRAL PROGRAM

This year, Quinton Insurance will be giving away a 2 year pre-paid lease for a brand new vehicle to the lucky winner of our Referral Contest. Refer your friends, family, clients and business associates to us...and your name will be entered...*it is just that easy!!!*

The more people you refer - the more chance you have to WIN.

EVERYONE WINS... EACH referral you send us, YOU receive a

\$25 GIFT CARD

AND

EVERY referral we get, we will ALSO donate

\$25 to St. Jude

Children's Research Hospital

...whether they buy insurance from us or not



CONTEST OPEN TO EVERYONE, NO PURCHASE NECESSARY TO WIN



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

Proud Insurance Partner





It is SO ROMANTIC

What better way to say "I love you" than by giving the gift of financial protection to your loved ones?

Sure, getting a life insurance policy might not seem like a romantic gesture. But ensuring that a policy payout will be available to help financially support your beneficiaries if you pass away is a selfless act your partner will appreciate. It shows you care. It shows you can commit. It shows you can think long-term. *(But yeah, maybe include a bouquet of roses with the printout of the policy just to be safe.)*

WE LOVE OUR PETS...



Did you know... One in four people buy Valentine's Day gifts for their pets, and almost half admit they cuddle with their dog more than their partner.

People are expected to spend **\$1.7 billion** on their furry Valentines this year, according to the National Retail Federation, up 17% .

The NRF notes that more than one in four people (27%) will treat their pets to a Valentine's Day gift this year, which is the highest figure in the history of its survey. The average person has earmarked roughly \$12.21 for their pets' Valentines, on average, which is almost double last year's \$6.94.

XYLITOL
This sugarless sweetener is in many candies and is toxic to pets.

DECORATIONS
Discarded ribbons and wrapping paper can be trouble for pets.

CANDLES
A nice dinner can become a fire hazard when pets & candles mix.

FLOWERS
Certain flowers are deadly to pets. Keep them away.

CHOCOLATES
It is still a common problem. No Chocolate for pets!



GUESS THE CELEBRITY?

Who is this month's celebrity, pictured here as a child?

Send your best guess to - michele@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!**

Last month, we had No correct answers...Did YOU know it was -

Blake Lively

No purchase necessary. Contest open to everyone.

PROTECTING OUR CUSTOMERS



Proud Insurance Partner

2700 Elmwood Ave
Rochester, NY 14618

