



# GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance



## VEGETATION AND YOUR BUILDING

Trees and shrubs can add character to the outside of a building... however, vegetation can also cause SEVERE DAMAGE!

- **Trees and bushes**—Older, dead or damaged tree branches can fall onto the roof or passersby below. Leaves can also lead to clogged gutters, potentially resulting in ice dams and water build up.
  - Branches can cause damage to the siding and knock shingles off the roofing.
  - Root systems can infiltrate cracks in the walls, foundations, sidewalks and below-ground drains. Extensive root systems can cause foundation uplift and foundation settling and sinking.
- **Pests**—Uncontrolled vegetation may harbour more pests, resulting in insects and rodents gaining access to the building.

### Prevention

- Keep vegetation well trimmed and remove any causing a problem.
- Ensure gutters are clear of debris.
- Clear out dead vegetation from around the perimeter of your home to prevent moisture retention and attracting bugs and mice.

## What's inside:

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## CAR CHIP SHORTAGE 2022:

# WHAT'S GOING ON?

Now, two years after the pandemic began, the global supply chain has mostly stabilized. But there's one industry where shortages continue to abound: semiconductor chip manufacturing. In 2022, the latest reports from experts say the shortage will last until at least the second half of the year.

### WHY IS THERE A CHIP SHORTAGE IN THE AUTO INDUSTRY?

There are a few reasons why this shortage of microchips is hitting automakers particularly hard.

Modern vehicles are using more chips than ever before. With every new model, cars and trucks feature bigger infotainment systems and a host of other high-tech car safety features. Each of these technology-packed features relies on semiconductor chips.

The COVID-19 pandemic messed up supply and demand forecasts. When mass shutdowns and quarantines began in March 2020, auto manufacturers anticipated a huge drop in new car demand. So they reduced sales forecasts and cancelled part orders for components like microchips.

In hindsight, this move was shortsighted. Demand for new cars did indeed drop – but only temporarily. By the time automakers realized that Americans still wanted to buy new vehicles, chip manufacturers had already taken on work from other companies to replace their cancelled orders. That leads to our next question...

### WHY CAN'T MANUFACTURERS MAKE MORE CHIPS TO MEET DEMAND?

Building semiconductor chips is an extremely complex, expensive and time-consuming process. For that reason, there are only a handful of chip manufacturers in the world. And all of those manufacturers are currently operating at full capacity.

According to the Semiconductor Industry Association, it takes about 12 weeks to manufacture an average

semiconductor. Advanced chips can take up to 20 weeks to build! Add in time to ramp up production and transport the finished product, and it's estimated that the lead time for a new chip order is about six months.

### HOW IS THE CHIP SHORTAGE AFFECTING CAR PRICES?

Over the past year, this shortage of semiconductor chips has directly translated to a shortage of new vehicles on car lots. Many automakers have shut down production due to a lack of chips. It's even been reported that Ford has filled parking lots across Detroit with nearly completed F-150 trucks, awaiting chip installation before they can be shipped to dealers.

A shortage of inventory means new cars are not only hard to find – but they're also selling at (or above) the manufacturer's suggested retail price (MSRP). This has left many car shoppers turning to the used car market, where higher prices also abound.

According to industry data from Edmunds, the average transaction price for a used car was \$25,410 in the second quarter of 2021. That's up from \$20,942 from the same time last year – a 21% increase!

### HOW LONG WILL THE CHIP SHORTAGE LAST?

No one can predict exactly how soon the semiconductor chip shortage will end. But experts seem to agree that the shortage will persist until the second half of 2022.

### PROTECT YOUR INVESTMENT.

Whether new or used, buying a car is a big investment. That's why it matters to know what you're getting with your auto insurance – and to buy through a company you can trust.

Remember that a brand-new car depreciates the moment you drive it off the lot. So if your car gets totaled, you could be in a tough spot if the actual cash value of your car is less than what you still owe on your car loan.



Quinton Insurance - Protecting You for...



## PET OF THE MONTH:

# JAX

sent in by

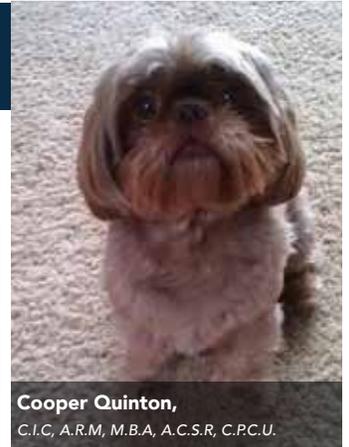
## Darren Lipman

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](mailto: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.

## COOPER'S CORNER



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

## THINGS YOU SHOULD NEVER LEAVE IN YOUR CAR

*Sometimes, it's easy to feel like you're living out of your car. You drive to and from work. Shuttle the kids around. Get groceries. Run errands... The list goes on.*

With all this business, your car can become a catch-all for everything you need throughout the day. But using your car as a temporary storage space is a bad habit to get into. Not only can it leave you susceptible to a car break-in, but extreme temperatures (both hot and cold) can be bad for your stuff, too.

*To help you protect your vehicle (and the things inside it), here's our list of things you should never leave in your car.*

**Electronics.** Not only are expensive electronics an invitation to thieves – but the information they store is often more valuable than the device itself.

**Water bottles.** On a hot day, the high temperatures in your car can cause chemicals from the plastic bottle to leach into the water. The biggest offender is bisphenol A (BPA), which has been linked to a range of health problems – including diabetes and cardiovascular disease.

**Medication.** Did you know that fluctuating temperatures inside your car could impact the effectiveness of your prescription drugs?

**Purse or wallet.** Obviously, leaving a purse or wallet in a visible location can attract the wrong type of attention to your parked car. But even when stowed out of sight, it's unwise to leave a purse or wallet in your car. Not only does it contain cash and credit cards, but a thief could also gain access to your driver's license and other important personal data.

**Canned beverages.** Extreme hot and cold temperatures could cause the cans to explode. And trust us – your car will never be the same after cleaning up the sticky aftermath of that soda bomb.

**Aerosol cans.** A hot car is no place to leave an aerosol can. Whether it's spray paint, deodorant, hairspray or a household cleaner, these pressurized cans can explode in temperatures above 120 F – which is definitely possible to achieve inside your car on a warm summer day.

**Lighters.** Similar to aerosol cans, cigarette lighters can also leak or explode in high temperatures. The resulting explosion could even start a fire.

**Cosmetics.** You've invested a lot of money in that bag of makeup. So don't ruin it by leaving it in your car. That new lipstick can melt into a waxy puddle in your hot car. And other cosmetics, like mascara, can become unusable if they freeze – even after they thaw back out.

**Musical instruments.** Storing a wooden instrument, like a guitar or violin, in your car could result in permanent damage. That's because rapid changes in temperature and humidity can cause the delicate wood used in the instrument to warp, crack or split.

**Glasses.** Did you know high and low temperatures can affect the frames of your glasses and sunglasses? In a hot car, plastic frames can warp and bend. And when it's freezing out, the plastic can become brittle – making it easier to accidentally break them.

**Sunscreen.** It's nice to have some sunblock handy at a moment's notice. But keeping your bottle of sunscreen in a hot car can cause the protective chemicals to break down – reducing its effectiveness.

**Batteries.** Extreme temperatures aren't good for batteries, either. High temperatures can cause your sealed batteries to leak. And low temperatures can reduce the energy storage capacity of a battery.

**Of course...do I even need to say it...NEVER leave your pet inside a cold or hot vehicle!**



## Fill in the Gaps

An average policy will cover the basics, but you may need to add extra coverage to meet your unique needs. For instance, you may have items like electronics or a nice piece of jewelry that would be financially difficult to replace, even with the assistance of your average renters or homeowners policy. *For your peace of mind, you may want to add additional coverage for these items.*

# 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.**

**Each Referral...**

*Will be entered to*

**WIN A NEW CAR**

**AND**

*YOU will receive a*

**\$25 GIFT CARD**



**CONTEST OPEN TO EVERYONE, NO PURCHASE NECESSARY TO WIN - CALL TODAY.**



Phone: 800-454-1970 Fax: 877-397-2856  
Email: [service@quintoninsurance.com](mailto:service@quintoninsurance.com)

Proud Insurance Partner





# DRIVING SAFELY IN HEAVY TRAFFIC

any cell phone use while driving. Cell phone conversations and texting are among the primary causes of distracted driving accidents.

**Use Your Signals.** If you are changing lanes, signal. Other drivers may not signal and suddenly change lanes, so ensure you shoulder check before moving into another lane.

**Use your Mirrors.** Stay alert and watch the surrounding traffic behind and beside you. If another driver is tailgating, move into another lane as soon as you can safely.

**Brake Carefully.** If traffic slows, use your brakes carefully if another driver is close behind your vehicle. Touch your brakes to activate your brake lights, and then slow to help avoid a rear-end collision.

**Pay Attention when Merging.** When merging into a moving line of traffic, watch for drivers who may try to close the gap before you enter the lane.

**Plan Your Drive.** Before you drive, check a driving mobile app for congested areas, and choose an alternate route when possible.

**Avoid Driving Tired.** If you lack sleep, you are at a higher risk of being in an accident. Do your best to get enough sleep before driving.

**Plan Ahead for Added Time.** If you know you will be stuck in heavy traffic, leave early enough to make it to your destination on time.

**Report Aggressive Driving.** If you see a driver that is endangering others, call the police.

No matter how safe a driver you are or how much you plan ahead, accidents may still happen! Be sure you are fully insured, call us today to review your auto insurance needs.

Navigating your vehicle in heavy traffic is stressful – and dangerous. To avoid a collision, follow these simple tips for safer driving in heavy traffic.

**Relax.** You will eventually reach your destination, and being a few minutes late is better than being involved in a collision!

**Drive Defensively.** Other drivers may drive aggressively, weaving in and out of traffic to try to save a few minutes. Keep your eyes on the surrounding vehicles and drop back if another individual is driving aggressively.

**Keep a Distance.** Follow the three-second rule and maintain a space between your vehicle and the one ahead. This offers you a safe stopping distance, as well as the ability to change lanes when needed.

**Avoid Distractions.** Distracted driving is one of the most common causes of vehicle accidents. Avoid



## GUESS THE CELEBRITY?

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

Send your best guess to -

[michele@quintoninsurance.com](mailto: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 Winner was:**

**Marianne Petruzelli**

**...it was - Elle Fanning**

**No purchase necessary. Contest open to everyone.**

PROTECTING  
OUR CUSTOMERS



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