



# GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance

MARCH 2024

## Turning off

A national survey by Erie Insurance finds a large percentage of US drivers turning off or disabling features that would make their cars safer

Adaptive Cruise Control  
**30%**  
"I want to control the vehicle, not have the vehicle control itself."

Automated Emergency Braking  
**17%**  
"I don't trust it."

Forward Collision Warning  
**11%**  
"It sends too many false alarms."

Traffic Sign Recognition  
**14%**  
"I had a bad experience with it."

Pedestrian Detection  
**11%**  
"It is not helpful."

Lane Departure Warning  
**21%**  
"It is not helpful."



Driver Attention Monitor  
**23%**  
"It sends too many false alarms."

Lane Keeping Assist  
**23%**  
"I want to control the vehicle, not have the vehicle control itself."

Blind-spot Monitoring  
**9%**  
"I want to control the vehicle, not have the vehicle control itself."

Backup Camera  
**6%**  
"I don't trust it."

Rear Cross Traffic Alert  
**9%**  
"It is not helpful."



When it comes to new car features, there are so many choices. It's important to find what is right for you. But, when it comes to auto insurance, you don't need to know everything—that's our job. At Erie Insurance, our experienced agents can help you get the right coverage for your car—and your budget. To learn more about auto insurance coverage from Erie, visit <https://www.erieinsurance.com/auto-insurance>.

## YOUR QUINTON TEAM...



Aimee Nuara



Alex Ortiz



Alex Vivinetto



Amanda Bonventre



Diane Senn



Stacey Leontsinidis



Hannah Nicholson



Justine Menges



Lynn Sirianni



Priscilla Lugo



John Schiffmacher



George Wieden



Sandra Lambert



Taylor Quinton



Zack Quinton



Gordon Quinton



Marc Adams



Karen Cahill



Joe Alloco



Nate Perry



Meagan Warner



Melissa Ashby



Tiffany Dobbelaere



Andrew Nuara



For 28 years, your expert team at Quinton Insurance has been protecting the things that matter most to you, your family and your business. All of us would like to take this opportunity to thank you for your business, your wonderful reviews and your referrals to friends and family...Thank You.



What's INSIDE

COOPER'S Corner

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Did You KNOW

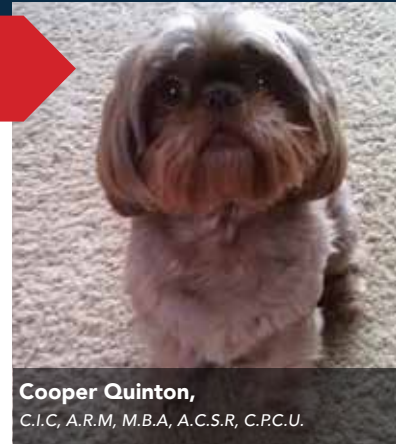
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Guess the CELEBRITY

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



*When our dog, Cooper heard that we were starting our own newsletter, he jumped up and down and begged me to have his own column. I got tired of the whining and finally gave in...So here is Cooper's Corner.*

## What is Mortgage Protection Insurance?

### YOUR HOME

#### Before hiring a contractor:

Be clear whether the amount discussed for a project is an...

**ESTIMATE** (the contractor's educated guess at what a project will cost) or a **QUOTE** (the actual amount you will pay).

On-site estimates/quotes are better than over-the-phone-site visits often reveal job details that can drive costs higher.

**Contracts:** Not all tradesmen offer contracts and those who do not may still do good work. If you can get a written contract, be sure it includes start and completion dates, a cost quote, additional fees that might arise and other pertinent details.

**Materials:** Supplying your own can get you exactly what you want, but the contractor may be able to get the materials at lower prices-and save you stress.

**Liability:** Check that your contractor has liability and workers' compensation insurance, plus any special licensing needed for the job.

*ThePennyHoarder.com*

## Money Savers

#### Price freezes on travel sites can help you save money.

Airfares, hotel rates and car rental prices can fluctuate wildly after you have booked, leaving travelers feeling either victorious when the price goes up or chagrined when it drops. Thanks to their massive computing power, several platforms now try to predict such fluctuations and offer various versions of price freezes. In some cases, travelers can lock in a fare and book later. In others, they can be reimbursed if the price drops before they travel. Check Google Flights ([Google.com/travel/flights](http://Google.com/travel/flights)), Hopper ([Hopper.com](http://Hopper.com)), Expedia ([Expedia.com](http://Expedia.com)), American Airlines ([AA.com](http://AA.com)), United Airlines ([United.com](http://United.com)), Booking.com and AutoSlash.com.

*The New York Times. NYTimes.com*

Mortgage protection insurance (MPI) provides protection against financial disaster in case a breadwinner of the household dies before the mortgage is paid off. It can give you peace of mind, knowing that your mortgage will be covered if a tragic accident or illness leads to death or disability.

#### How Mortgage Protection Insurance Works

When tragedy strikes, mortgage protection insurance can help save your home. You pay a set premium for the duration of the policy. If you should die during the policy period, the insurance company pays out a death benefit. In the case of a disabling injury, MPI makes it possible to continue making your monthly mortgage payments.

The type of death benefit depends on the type of policy you put in place. In the past, mortgage protection insurance was designed to pay off the outstanding balance on the mortgage. Today, many policies will pay out the full amount of the original mortgage, regardless

of how much you still owe. Beneficiaries can use the funds to pay off the mortgage in one lump sum or for any other purpose.

You can buy the policy when you purchase your home, or within a certain time period after closing. The time limit is generally 13 to 24 months, although it may be as long as 5 years with some companies. This insurance is typically issued on a guaranteed acceptance basis, which is valuable for people who have health issues and might be uninsurable or only insurable at a higher rate.

Pricing for mortgage protection insurance depends on the age of the insured, the size of the mortgage, and whether the insured is a smoker. If you are buying, or have recently bought, a home, Quinton Insurance can assist you with mortgage protection insurance.



## FOODS FOR A GOOD NIGHT'S SLEEP



Tart cherry juice contains the sleep hormone melatonin... kiwifruit has serotonin, which can help promote sleep... whole grain crackers have carbs that can help sleep by raising serotonin levels...fatty fish contain vitamin D and omega-3 fatty acids-also important for serotonin regulation...and hummus is made from chickpeas, which are high in sleep-promoting tryptophan. Also helpful for sleep: Increased fiber intake...avoiding excess fat at dinnertime...eating less saturated fat at any time...eating meals at regular times if possible-this is especially important for breakfast...having a protein-and-fiber rich snack two to four hours before bedtime.

*Roundup of experts on sleep and nutrition, reported at Shape.com.*

## BEWARE OF THESE TAX SCAMS



#### Major tax scams to watch out for during the tax-filing season.

Phony help-desk calls or e-mails that seem to come from legitimate firms such as TurboTax but are oddly written and ask users to click links-never reply or click unless you are sure that a notice is legitimate. Fraudulent e-mails asking for W-2 forms are going to some corporations. Identity thieves file quickly and create returns that generate refunds so that legitimate returns from victims are rejected-use IRS Form 14039 if you find that a fraudulent return has been filed.

*Roundup of experts on tax fraud, reported in USA Today.*

# The Importance of Adapting Your Insurance to Your Business Growth



Watching your business prosper and grow can make all your hard work seem worthwhile. As you enjoy your success, it is important to be aware that as your business grows, risk management considerations increase accordingly. You may need to revise your business insurance because of expansion or any of various other factors.

## When Should You Adjust Your Coverage?

When businesses expand, they are likely to outgrow their original BOP packages. After reaching a certain growth threshold, a new insurance strategy may be required. As they begin earning higher profits, it will become more important to prioritize risk management and safeguard assets with the appropriate commercial insurance coverage.

Businesses are only eligible for BOPs when they employ fewer than 100 people and generate less than \$5 million in revenues. Even if a business is still eligible after significant growth, it is likely they will need additional customized insurance coverage for protection against new risk exposures. Any of the following situations should prompt a review of coverage needs:

**Hiring employees:** Most states require employers to carry workers' compensation insurance once the first employee is hired. You may also consider employment practices liability insurance (EPLI) for protection against employment-related claims such as discrimination or wrongful termination.

**Changing or adding locations:** If you relocate to a larger property after your business grows or add another location, it is essential to update your commercial property insurance to ensure you have the coverage you need.

**Acquiring vehicles:** Your business should obtain commercial auto insurance when it purchases its first vehicle for protection in case of accidents on the road.

**Renovating commercial property:** When you install new equipment, update structural features, or add additional space to your business property, your commercial property insurance coverage should be adjusted in accordance with the increase in overall value.

**Offering different services or products:** If new products or services are introduced to boost your company's profits, consult with our experienced agent to determine if you need policy adjustments or specialized liability coverage for protection against new risk exposures.

**Digitalizing operations:** Using workplace technology to digitize certain operations can increase company efficiency and promote growth and profits. It may also increase the risk of a cyber-attack and your need for cyber liability insurance.

**Meet with our knowledgeable agent to review your business insurance. We can help ensure your company has the coverage it needs at the lowest possible cost.**

**Talk to us today...**



## DID YOU KNOW?



### ALMONDS KEEP YOUR GUT HEALTHY...

says Alice Creedon, PhD. Gut bacteria of people who consumed two ounces of whole or ground almonds per day produced significantly more butyrate, the primary fatty acid fuel source for colon cells. Increased butyrate levels can optimize nutrient absorption and reduce gut wall inflammation. Butyrate also has been linked to heart and immune system benefits. If you are not a fan of almonds, other high-fiber nuts, fruits and vegetables likely provide a butyrate boost as well.

*Alice Creedon, PhD, is a researcher at King's College London's Department of Nutritional Sciences and lead author of a study published in The American Journal of Clinical Nutrition.*



### DON'T CALL A PLUMBER FOR A CLOGGED SINK.

Fill an empty milk jug or a two-liter soda bottle with water. Cover the overflow drain of the sink with duct tape (to stop air from escaping). In one quick motion, jam the top of the bottle into the drain and squeeze the bottle hard to send a jet of water into the drain. Remove the duct tape and run the water to see if the clog is gone. If not, you can repeat these steps up to three times. If that does not work, it is time to call a plumber.

*RMen's Health. MensHealth.com*



### BEST TIMES TO BUY A NEW CAR.

Best Times to Buy a New Car. In the market for a new car? Here are the best times to buy...End of the year, especially right before New Year's Day, if you want the previous year's model-although choices likely will be limited. Labor Day, when dealer lots still have many old models just as new ones are coming in. After a major model redesign if you like the old model and the redesign is more for appearance than functionally. End of the day at the end of the month-sales people need to meet quotas and even may sell a few cars at a loss if it boosts total sales so that they get a special bonus.

*Roundup of experts on car sales, reported at Kiplinger.com*



You never plan to need your insurance...

But when you need it, we've got you covered.

View your policies whenever from wherever at [erieinsurance.com/account](http://erieinsurance.com/account) or from the ERIE Mobile App. Your ERIE account gives you access to all this and more with just a few clicks:

- Your policies and full declarations pages
- Your auto ID card (not available in New York)
- Your billing & payments activity
- Agent contact information
- The status of your claim

Take ERIE on the go and download our mobile app, too.

<https://www.erieinsurance.com/Account/createaccount/AccountCredentials>

Download ERIE's mobile app.



## YOUR HEALTH More fungus among us.

The World Health Organization (WHO) is keeping an eye on four fungi in particular-Cryptococcus neoformans, a pathogenic yeast that lives in soil...Candida auris, a yeast that can linger on medical equipment...Aspergillus fumigatus, a mold found nearly everywhere that can cause pulmonary disease in people with compromised immunity...and Candida albicans, a yeast that is part of a healthy human microbiome but problematic when out of balance. Generally, people with healthy immune systems are able to protect against fungal infection. People most at risk are those with weakened immunity. Self-defense: Keep your immune system strong and healthy with proper diet and exercise. Encourage children to play outside to strengthen their immune systems. Keep your house well-ventilated.

*Matthew Fisher, MD, Professor of medicine whose research focuses on emerging pathogenic fungi, School of Public Health, Imperial College London, UK. Imperial.ac.uk*



## GUESS THE CELEBRITY FROM THIS YOUNGER PHOTO?

Send your best guess to -

[Marketing@quintoninsurance.com](mailto:Marketing@quintoninsurance.com) and you could

## WIN A \$10 GIFT CARD

All correct answers will be entered into a drawing, and we'll select one winner.

**No Hint this month...this one is too easy**

Last month's winner was...

**Daniel Quirk**

**it was...Paul Sun-Hyung Lee**

No purchase necessary. Contest open to everyone.



### Best way to defog a windshield in cold weather.

Turn on the heat and the air conditioning. Point the blower at the windshield at full blast...turn the heat to the hottest setting...once the heat is raised, turn on the air conditioning... and turn off recirculation. Some cars have a single control to do all these

things at once. Why it works: Heat prevents fogging and air conditioning dries up fog that is already present. Turning off recirculation helps pull in drier outside air instead of recirculating the humid inside air.

**Tip:** Keeping the inside of your windshield clean will reduce fogging.

[Lifehacker.com](http://Lifehacker.com).

# FIRST DAY OF SPRING TUESDAY, MARCH 19TH

Thank You  
for choosing  
Quinton Insurance



2700 Elmwood Ave  
Rochester, NY 14618



100 Erie Insurance Place  
Erie, PA. 16530-0001



OF PROTECTING  
OUR CUSTOMERS