



# GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance

MAY 2024



**Alex Vivinetto**

Personal Lines New Business Director

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## OUR CUSTOMERS SAY IT BEST...

Ken C. ★★★★★

Alex was Very efficient and saved me alot on my Insurance on ny New Vehicle. Alex is Very knowledgeable in the insurance industry. I plan on sending more people his way.

Vijay G. ★★★★★

Alex was great throughout the process, he guided me with details of the insurance as well as helped me to get the best deal. I will highly recommend Alex for insurance and similar services!

Jess M ★★★★★

Alex is a gem - I called looking for home owner's quotes and left saving money on that AND auto - and he was patient with us while we sorted some document things on our end. Very fast response time, very personable and above all, helpful to boot. Thanks again, Alex!

John Adams ★★★★★

Alex Vivinetto at Quinton Insurance embodies professionalism and expertise in the insurance industry. With a wealth of knowledge and experience, Alex delivers exceptional service to clients seeking insurance solutions. From the moment you engage with Alex, it's evident that your needs are his top priority. He takes the time to understand your specific requirements and provides tailored recommendations to ensure you receive the coverage you need. What sets Alex apart is his commitment to transparency and integrity. He navigates the complexities of insurance policies with ease, explaining intricate details in a clear and concise manner. Whether you're a first-time policyholder or a seasoned client, Alex's approachable demeanor and attention to detail instill confidence and trust. Furthermore, Alex's dedication to customer satisfaction is commendable. He goes above and beyond to address any concerns or queries promptly, ensuring a seamless and hassle-free experience for his clients. Overall, Alex Vivinetto at Quinton Insurance is a consummate professional who consistently delivers outstanding service, making him a trusted advisor in the insurance industry.



## 9 LIFE CHANGES TO TELL YOUR INSURANCE AGENT ABOUT!

Life's changes come with new goals and dreams. Whether you're getting graduating, expecting a baby, or getting ready to downsize... big changes in life often come with new financial priorities, too. *What does that mean for your insurance needs?*

### 1. You're getting married (or divorced)

Making sure your spouse-to-be is protected by the right life insurance, insuring a new home, putting both names on any auto policies, getting extra coverage for that sparkly engagement ring—there are lots of things worth discussing with your insurance agent before you walk down the aisle. On the flip side, there are things that will need changed if you're going through a divorce.

### 2. You're having a baby

Congratulations! Whether it's your first or your fifth, a new bundle of joy is a reason to check your life insurance coverage.

### 3. You're moving

A new house or apartment will need new coverage. An insurance agent can tell you what you need in homeowners insurance or renters insurance.

### 4. You're adding on to your house

A new addition often means you need a higher limit on your homeowners insurance.

### 5. You have a child heading to college or just graduating.

Your insurance agent can tell you what's covered when your child is away from home. He or she can also tell you about life insurance for student loans if you're a cosigner on a loan.

### 6. You're buying a new car

Like a new house or apartment, a new car means you'll need to update your auto insurance policy.

### 7. You're starting a business—even if it's a home-based business

No matter where your business is located or how big it is, you'll most likely need business insurance to ensure everything has the proper protection.

### 8. You're about to start a new job

If your new job comes with a bigger, better salary, you may need extra life insurance protection.

### 9. You're switching your mortgage

Claims payments can get confusing if your old lender is still listed on your policy.

*Even if you don't fall into any of the scenarios mentioned, it's still a good idea to check in with your agent once a year. Let us give your coverage a quick checkup to make sure everything's still sized right for your life and what's new in it*



What's INSIDE

COOPER'S Corner

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Did You KNOW

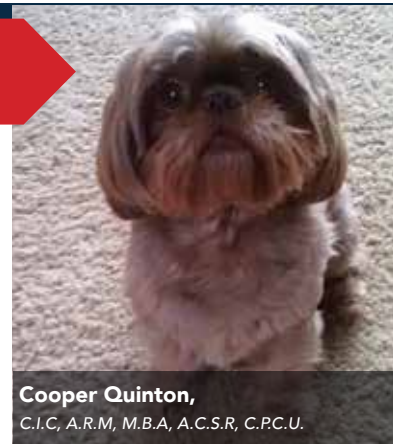


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Guess the CELEBRITY

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



## YOUR CAR

Has your car been recalled? Subaru, Jeep, Kia, Volvo, Mercedes-Benz and Nissan all have had recalls recently-including for problems that could set the car on fire. To make sure you do not miss important safety recalls: Download the National Highway Traffic Safety Administration's free app SaferCar available for Android and iOS. When a recall is issued for any car you drive, the app will let you know.

National Highway Traffic Safety Administration, Washington, DC. [NHTSA.gov](http://NHTSA.gov)



## YOUR HOME

### Mold vs. mildew.

Both are fungal and both reproduce by releasing invisible spores that attach to surfaces.

Mold is generally considered more dangerous, although both mold and mildew can cause health issues. Technically, mildew is a type of mold in its early stages.

But there are ways to distinguish one from the other. Color-mildew is white or gray, while molds are black, green, red or blue.

Texture-mildew is dry or powdery, while mold appears fuzzy or slimy. Height-mildew is flat...mold is usually raised. Odor-mold is more pungent than mildew, whose odor often is compared to that of damp socks. Habitat-although mildew can grow in most places where mold can grow, it typically appears on flat, moist surfaces such as shower walls, windowsills and ceilings. Mold grows wherever moisture and oxygen are present-on carpeting, food, insulation, paper, wood and drywall.

Family Handyman. [FamilyHandyman.com](http://FamilyHandyman.com)

*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.*

## Common Sense Pet Travel

I get SO excited when I get to go in the car with my owners...especially if we are going to the dog park or to get ice cream! But, just like them...I want to be safe! Here are some sensible tips to keep us safe and sound, whether we are going just around the corner or across the State:

- **Squeeze the breeze.** Although we tend to smile at the sight of a happy dog with its head out the window, it's not an ideal way to ensure pet safety. While there are obvious dangers from collisions or unexpected jolts, don't forget that dirt, debris and even insects can strike your pet at a high speed, causing injury to the nose, mouth, eyes and ears.
- **Secure your precious cargo.** The safest location for a pet container is on the floor of the car behind a seat. Unless otherwise recommended and demonstrated by the manufacturer, such containers should not be seat-belted in place. Pets should never be allowed in the front compartment of the car or anywhere else where airbag deployment could cause severe injury. If using a barrier, make sure it's firmly anchored according to the manufacturer's instructions.
- **Be prepared.** Be sure to pack extra food, treats, toys, collars, leashes and water. Water content changes from

city to city, so bring bottled water or bottled tap from home to prevent any digestive troubles. You should also bring medical records, medications and identification, including pictures of you with your pet.

- Keep your companion close. Never leave us unattended in a car. It's a health risk (and often a crime) to leave a pet in the car, especially in warm weather. It's also an invitation for thieves, even if the pet is alone for only a moment. The American Kennel Club® reports that dog thefts, including incidents of pets being snatched from parked cars, are on the rise...YIKES!!!!

Traveling with your pet should be an enjoyable experience. With a little extra planning and precautions, we can ride in style - and with ease. Add an additional level of safety to your route by protecting yourself, your property and of course, your pet, with a policy from Quinton Insurance.



## MOVING COMPANY TRAPS & HIDDEN COSTS

Estimates made over the phone are likely to be inaccurate and may be scams-have movers visit your home and get estimates from at least three companies. Additional fees can raise costs-for instance, packing and unpacking, temporary warehousing and specific-date delivery. Movers that insist on a deposit probably are scammers-up-front payments may disappear. Cardboard boxes-save by getting them for free from liquor stores and other retailers or look for giveaways on Craigslist. Moving permits may be required to park the moving van. Check the website of the city you are moving to. Full-value coverage can be costly, but it requires movers to pay replacement value for lost or damaged goods. Hidden costs or renting a truck to move on your own-these include gas charges per mile driven, damage coverage and supplies such as furniture pads

Experts on moving, reported at [GoBankingRates.com](http://GoBankingRates.com).



## MONEY SAVERS

### To save on plane tickets, go incognito.

Incognito, or private browsing, mode tells your web browser that you do not want sites to track and remember your visits. Travel sites will track your visits and increase the prices you see on each return visit to create a sense of urgency. But they cannot do this if they do not know who is visiting which is what incognito mode does. To search incognito: Check the menu of your browser, usually under "File," for incognito mode. For instance, on Google Chrome, go to the menu, choose "File," then "New Incognito Window." Best: Shop in the afternoon when prices are typically better than first thing in the morning.

*InvestedWallet.com, personal finance, investing and financial advice blog.*

# Why Should YOU Consider a Business Umbrella Policy?



As a proud business owner, it's your job to consider the "what-ifs" for your business. Of course, you don't want to think about the worst... but no matter how careful or cautious you and your employees are, accidents do happen – and sometimes they can be serious.

If you experience a catastrophic accident, things can get costly... and fast. That's where your agent and a Business Umbrella Policy can help.

## Why Do I Need a Business Umbrella Policy?

Business umbrella liability offers a cushion above and beyond the limits of your commercial general liability, professional liability, business auto liability and employer's liability insurance.

Business umbrella insurance could help you when facing a serious and costly claim, for example:

- One of your drivers causes a very serious accident and a suit is filed against your business.
- A fire starts at your owned location and damages several other buildings in the surrounding area. A suit is filed against your business for the resulting damage.
- Your business gets sued because a customer is injured by a product he or she purchased through your business.
- A competitor claims you made false or malicious statements about their business in public or in an advertisement and decides to take legal action.

A major claim, like those mentioned above, could threaten the very existence of your business. And if a claim is serious enough, it could even have the potential to put your own personal assets — like your home and your retirement account — at risk.

## How we can help...

Business Umbrella coverage, called a Business Catastrophe Liability Policy, offers your business \$1 million or more of extra protection above your primary Erie Insurance policy's liability coverage for a covered loss.

Business policies can also give you access to a variety of resources including:

- Coverage for legal costs to defend a covered claim.
- Assistance from a risk control consultant who can recommend measures to help you identify, manage and reduce your business's risks. (Learn more about our risk control services.)
- Access to online disaster planning and business continuity tools through the Institute for Business and Home Safety's "Open for Business" program.

*Business umbrella insurance is probably more affordable than you think. Give us a call to find out about affordable options that can work for your business.*



## DID YOU KNOW?



### FEWER PEOPLE ARE APPLYING TO BUSINESS SCHOOL.

Fewer people are applying to business school. Applications to 18 of the top 26 American MBA programs have fallen since 2017. Declines range from a 1% drop in the case of Carnegie Mellon to a startling 34% at UCLA.

*Bloomberg Businessweek. Bloomberg.com*



### NEW YORK CITY WILL CHARGE DRIVERS TO ENTER.

Starting in spring 2024, the city plans to implement "congestion pricing"—charging drivers as much as \$23 at peak hours to enter parts of Manhattan. It expects to bring in \$1 billion in fees annually and reduce vehicles in the city by 20%.

*The Kiplinger Letter. Kiplinger.com*



### OLDER ADULTS LIKE TECH AS MUCH AS YOUNGER PEOPLE.

But unlike younger generations who are drawn to tech for its own sake, older adults are more inclined to use it when there is a practical application. Examples: 28% of older Americans own a wearable fitness device and 77% of wearable owners use the device daily. One-third of older people own voice activated home assistants, such as Amazon Echo and Google Nest Audio.

*AARP.org.*



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](https://www.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.



## HEALTHIER YOU

### Spider-bites:

The good news is...only two spiders in the US - Black widow and brown recluse have venom strong enough to hurt humans, but their bites are rarely fatal.

Nonvenomous spider bites look slightly raised red and are sometimes itchy. Black widow bites cause pain in about an hour that sometimes spreads to the back, stomach and chest and may include stomach cramps, sweating and difficulty breathing. Brown recluse bites feel like a sting initially with pain increasing over about eight hours...and can become an open sore that gets bigger for about 10 days, accompanied by fever, chills a rash and an upset stomach.

### First aid for any spider bite:

Clean the area with soap and water and apply antibiotic cream... apply ice or a cold, wet wash cloth to the site...and if the bite was to an arm or leg raise the limb. Acetaminophen and ibuprofen can help with pain...an antihistamine can help with the swelling.

Seek medical help for severe pain, including abdominal pain, vomiting or trouble breathing or signs of allergic reaction, such as swelling of our face or mouth, trouble talking or swallowing and/or chest tightness.

[MayoClinic.org](https://www.mayoclinic.org) and [ClevelandClinic.org](https://www.clevelandclinic.org)



## GUESS THE CELEBRITY

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.

**Hint: Ice Hockey...but not a player!**

Last months winner:

### Dave Schultz

it was...*Spittin' Chiclets* host, Paul "Biz Nasty" Bissonnette

No purchase necessary. Contest open to everyone.



## VEGETATION AND YOUR BUILDING

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

### 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.



## MUSIC BEFORE BED HELPS YOU SLEEP BETTER

Participants in a recent study who listened for five days to happy music...five days to sad music...and five days to pink noise before bed found that both types of music improved sleep quality and feelings of well-being the next morning. Listening to pink noise did not show the same result.

*Study of 62 young adults by researchers at Singapore Management University, published in Psychomusicology: Music, Mind and Brain.*

**MEMORIAL DAY**  
MONDAY, MAY 27, 2024



Thank You



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Rochester, NY 14618



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Erie, PA. 16530-0001



OF PROTECTING  
OUR CUSTOMERS