

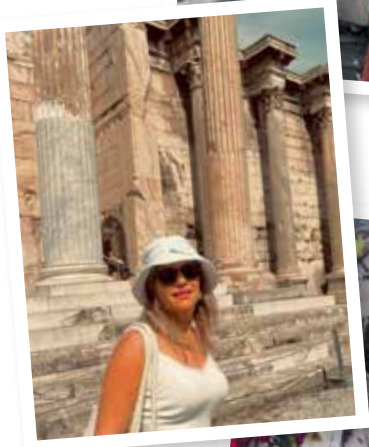
# GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance

JULY 2024

## Greetings from GREECE

Aimee just recently returned from a wonderful holiday to Greece...here are a few of her holiday photos.



## Claims that'll ruin your Summer

It's summertime, we all want to be out having fun, traveling, boating and of course celebrating...but all that fun can quickly turn into disaster!!!

### Fireworks

We ooh and aah each 4th of July as fireworks light up the night sky. But, the truth is, fireworks are scary things.

People are not used to handling fireworks. They don't take the time to support a firework with a sand base. About 8,000 to 9,000 individuals each year need some sort of ER treatment for firework-related injuries.

It is estimated that underwriters see about \$43 million in direct property costs each year from fireworks.

### Drunk Drivers

The issue comes in when people decide to drive after their festivities. An estimated 34.3 million people travel by car each 4th. That's a lot of extra people on the road.

### Drowning Risks

It only takes a few seconds for the fun in the sun to turn deadly. The USA Swimming Foundation reported that at least 163 children younger than

age 15 drown between Memorial Day and Labor Day. Nearly 70 percent of the victims were 5 and under.

### Food Safety

Coleslaw, potato or macaroni salad - never leave out for more than two hours at a time, and keep them on ice.

Undercooked meat and food contamination also plague festivities each year.

Salmonella, E. coli and Campylobacter cause 76 million cases of food-borne disease in the U.S. every year, according to the California Department of Public Health.

### Grilling Accidents

Fire departments respond to nearly 10,000 home fires involving grills, hibachis or barbecues, which could add up to more than \$133 million in direct property damage per year.

### Boating Accidents

Often, the holidays are the first and only time people enter into the water as a boat captain. Every year, the U.S. Coast Guard Auxiliary offers several tips to stay safe, including always wearing a life vest, never mixing alcohol with boating and being aware of the other boats on the water



What's INSIDE

COOPER'S Corner

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Did You KNOW

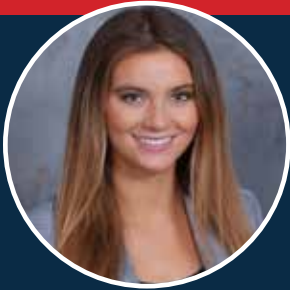
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Guess the CELEBRITY

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**Taylor Quinton**

taylor@quintoninsurance.com

**What's the best book you've read?** Ooo so many. My current favorite that has changed my life is "Think like a Monk" by Jay Shetty  
**What's the most exciting part of your job?** My favorite part is educating clients and saving them money.

**What's your favorite food?** Sushi! or Cookies! Snickerdoodle to be exact  
**Do you have any hidden talents or hobbies?** I am on the new season of Just Like That as an extra  
**Are you a sports fan?** Of course! Couldn't grow up in my house unless you were a Maple Leafs fan. We all bleed blue.

**Are you a morning person or a night owl?** Definitely a morning person.

**Least favorite chore around the house?** Cleaning the floors ( shoutout to my iRobot)  
**What's your favorite holiday?**

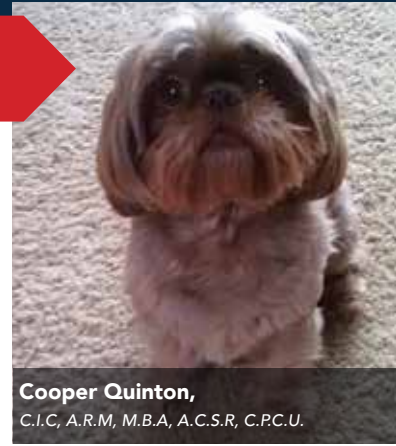
Thanksgiving! I love the food and our family follows a lot of fun traditions like running the turkey trot, playing a pickle ball tournament and going bowling after dinner

*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.*

## HOW TO SAVE ON YOUR... BUSINESS INSURANCE

**Many times, cutting back on your business insurance coverage can expose you to far more risk than the premiums you'll save are worth. If you're looking for savings, here are some tips to help keep costs in check without sacrificing protection:**

- **Review your policy annually.** Make sure your coverage is up to date. A policy review can help ensure every asset is accounted for, and that every opportunity for savings is taken advantage of.
- **Maintain proper employee classifications.** Employee class codes have implications, especially in dangerous work environments. Make sure that you and your team are accurately classified.
- **Keep coverage during every season.** During slow seasons, you might be tempted to let your coverage lapse. However, lapsed coverage leaves your business vulnerable and could lead to fees and higher rates.
- **Bundle your coverages.** Many insurance providers offer savings when you purchase multiple policies with them. Take advantage of multi-policy discounts.
- **Create a safer environment.** Train employees on workplace safety to help reduce rates and liabilities.



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

- **Upgrade your security.** Find weaknesses in your physical and digital security systems. Decreasing the chances of a break-in or data breach could help reduce payments and stop an incident from happening in the first place.
- **Pay annually.** If you can afford the upfront cost, consider paying your insurance premiums annually. You'll skip fees that might be associated with monthly payments, and you can relax knowing you have year-round coverage and one less bill to worry about.
- **Add endorsements.** Endorsements can help address coverage gaps for sometimes pennies on the dollar. Ask your insurance agent which endorsements would benefit you the most or bundle well with your current policy.

*Give my owner a call to find out more... but wait till we are back from our walk!*



## HEALTHIER YOU



### Weekend-only workouts are good for you.

Doctors recommend at least 30 minutes of exercise five days a week for a total of 150 minutes. Recent finding: Moderate-to-vigorous activity of 150 minutes concentrated over one to two days-the "weekend warrior" pattern-was associated with lowered risks for atrial fibrillation, myocardial infarction, hearth failure and stroke similar to the same number of minutes of moderate-to-vigorous activity spread out over a week.

*Study of 89,573 adults by researchers at Massachusetts General Hospital, Boston, published in JAMA.*



## YOUR PET

**What to do if your dog consumes xylitol.**

What to do if your dog consumes xylitol. The popular artificial sweetener is toxic to dogs...and the amount in products varies-even between different versions of the same product. If your dog ingests something that lists xylitol, wood sugar, birch sugar or birch bark extract on the label, call your veterinarian immediately. Do not induce vomiting unless told to do so. While rushing your dog to the vet, call ASPCA Poison Control at 888-426-4435 to get a case number. At the veterinary hospital, give that case number to the staff. Explain exactly what and how much your dog consumed and list any medications your dog takes. The veterinarian will induce vomiting safely and contact ASPCA Poison Control, using the case number to devise a treatment plan specifically for your dog

*Whole-Dog-Journal.com.*



## SPORTS CHANNELS DRIVE UP CABLE BILLS...

Sports channels are the main reason for high cable bills. More than \$18 of an average \$103/month cable bill goes to sports networks, such as ESPN and FoxSports. In areas where there are extra charges for seeing local sports teams, the monthly cost of sports is \$20 to \$25.

If you do not watch sports: Consider switching to a cable bundle that excludes sports channels or to on-demand streaming through sources such as Hulu, Netflix or Amazon Prime.

*Time.com*



# 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!*



## USEFUL PODCASTS

- MAKE THE MOST OF YOUR MONEY:** Top finance journalists answer real-world questions on budgeting, credit/debt management, long-term investments and more.  
[NerdWallet's Smart Money Podcast](#)
- SCAMMERS THROUGH THE AGES:** True tales of misdeeds committed by swindlers past and present may make you more alert to fraudsters of the future.  
[Scam Goddess](#)
- CELEBRITY CONVERSATIONS:** Thoughtful and often humorous talks with actors, musicians, reporters, sport stars and other prominent people.  
[SmartLess](#)
- MIND AND MOOD:** Lively informative discussions about anxiety, dreaming, medical marijuana, procrastination, stress and other research topics. From the American Psychological Association.  
[Speaking of Psychology](#)
- DRIFT OFF TO DREAMLAND:** A soothing voice lulls you to sleep by reading from such soporific works as The History of Bread and Symmes Theory of Concentric Spheres.  
[Boring Books for Bedtime](#)
- DISCOVER AMERICA'S PAST:** Accurate, entertaining and informative dive into events and individuals who have shaped our nation.  
[American History Tellers](#)



# DID YOU KNOW?



## BEGONE IRRITATING CLOTHING LABELS!

QR codes manufactured into the fabric will replace itchy tags and allow companies to gather more information about how where and when the clothes were made...encourage sustainability...and boost the resale market, since counterfeiting of brands will become harder. A date for the switch to QR codes has not been announced.

*American Apparel and Footwear Association (AAFA), Washington, DC. [AAFAGlobal.org](#)*



## GOOD-FOR-YOUR-GARDEN WEEDS.

Broadleaf plantain-this plant pops up in compacted soil. Cutting back its leaves monthly and letting them decompose on-site will benefit your garden as it accumulates manganese, iron and other nutrients. Dandelion-not only is it edible, but it pulls nutrients up into the top layers of soil. Lambsquarters-reconditions the land by loosening soil, and it replenishes nitrogen, potassium, phosphorous and other important substances. Clover-this common weed infuses the ground with nitrogen, which gives rabbits something to eat besides your lettuce.

*[HomesteadSurvivalSite.com](#)*



## WHAT IS YOUR HOME-EQUITY LOAN COSTING YOU?

If you took out a variable-rate HELOC back when rates were low, you may be surprised to learn that average HELOC rates have jumped from less than 4% to around 9%-a significant increase in the cost of paying back the loan. If it gets hard to make you payment in this new environment, reach out to your lender to see if it can make an adjustment.

*Money magazine. [Money.com](#).*



Ph: 800-454-1970 • E: [service@quintoninsurance.com](mailto:service@quintoninsurance.com)

## Our customer's say it best...

Stacy Leontsinidis  
Very professional  
Good price  
Recommending to all my friends  
— Kevin S

Stacey has been wonderful to walk me through this process and help me find the right fit for me.  
— Ruth P

Alex was very patient and understanding. He walked me through all the steps involved with switching both my auto and home owners insurance.  
— Mary Rogers

*...it was a great decision!*  
My wife and I are first-time homeowners, so the entire process has been VERY confusing to us. There are so many moving pieces, people to contact, terms to learn, numbers to wrap our heads around. Fortunately, we decided to go to Quinton Insurance for our homeowner's insurance; it was a great decision! They are by far the most knowledgeable and clear-speaking people we've dealt with in the process. They explained our options and found us a great rate! We rarely leave reviews, but I wanted to thank Quinton Insurance for all their hard work and expertise!  
Stephen W.

**Thank You**  
for choosing  
**Quinton Insurance**



## 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.



## GUESS THE CELEBRITY

Send your best guess to -

**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.

Last month's winner:

**Sue Ellen McCall**

it was...**Robert Downey Jr.**

*No purchase necessary. Contest open to everyone.*



**DID YOU KNOW?**

## RANSOMWARE!

Ransomware hackers were paid \$1.2 billion by victims in 2021-up from \$416 million in 2020, according to the most current data available. The total number of reported malware transactions also skyrocketed-from 487 in 2020 to 1,489 in 2021...figures that may be just the tip or the iceberg.

*Financial Crimes Enforcement Network (FinCEN), a bureau of the US Department of the Treasury, Vienna, Virginia. FinCEN.gov*



## Help your refrigerator last longer.

Regularly clean the defrost drain-if it clogs, water dripping off the coils will overflow and drip not the bottom of the refrigerator, shortening its life. Also clean the gasket of the door-debris and sticky spills can cause the seal to deteriorate. Clean coils at least once a year so heat dissipates properly. If you can see the fan blades, do not pack food tightly near them—they could break or work less effectively. Change the water filter frequently-an old, broken or dislodged one can cause the ice maker to stop working or damage the whole refrigerator. Keep the freezer temperature set no higher than 15°F.



2700 Elmwood Ave  
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Erie, PA. 16530-0001



**HAVE A FUN AND SAFE**

**4th OF JULY**



**OF PROTECTING OUR CUSTOMERS**