

# GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance

SEPTEMBER 2024

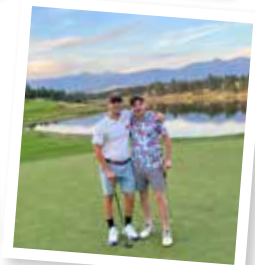
## SUMMER 2024 MEMORIES

With fall just around the corner...we hope that everyone had a wonderful Summer filled with many happy memories. Here are a few from our staff...

Melissa and Aimee at college graduation party for her beautiful niece!



Hannah and her partner went strawberry picking and saw Times Square for the first time!



Zack and his cousin Michael golfing in Eureka, Montana

Justine and her twin daughters on the beach in Ocean City NJ



## DO YOU NEED EPLI

### Employment Practices Liability Insurance (EPLI)

protects businesses against claims of wrongful employment practices such as discrimination, harassment, wrongful termination, or retaliation from employees or former employees. In today's litigious environment, EPLI is essential for businesses of all sizes to safeguard their reputation, finances, and operations. It covers legal expenses, settlements, and judgments, helping companies to navigate complex employment-related claims and mitigate financial risks.

### Assessing Your Business Needs

When assessing the need for EPLI for your business, consider the following factors:

- **Number of Employees:** Larger companies with more employees are at a higher risk of facing employment-related claims due to the increased likelihood of disputes and conflicts in the workplace.
- **Industry and Business Environment:** Some industries, such as healthcare, finance, and retail, are more prone to employment-related lawsuits. Additionally, businesses operating in highly regulated sectors may face greater exposure to legal risks.
- **History of Employment Claims:** Evaluate past incidents or claims of discrimination, harassment, wrongful termination, or other employment-related issues within your

organization. A history of such claims may indicate a need for EPLI coverage.

- **HR Policies and Practices:** Assess the effectiveness of your human resources policies and procedures in preventing and addressing employment-related issues. Robust HR practices can help mitigate risks but may not entirely eliminate the need for EPLI coverage.
- **Financial Resources:** Consider your business's financial resources and ability to absorb the costs of defending against employment-related claims and potential legal liabilities. EPLI coverage protects against significant legal expenses, settlements, and judgments, ensuring the continuity of your business operations.

### Cost vs. Benefit Analysis

Evaluate the costs of EPLI premiums against the potential benefits of coverage, including legal defense expenses, settlements, and judgments in employment-related lawsuits. Assessing the risks of potential employment-related claims and the financial impact of defending against them will help determine whether the investment in EPLI is justified for your business.

Talking to Quinton Insurance can be valuable to your team, ensuring your business is adequately protected against employment-related liabilities. Contact us today for guidance on your EPLI and comprehensive coverage options.



What's INSIDE

COOPER'S Corner

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Did You KNOW

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Guess the CELEBRITY

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**Marc Adams**

marc@quintoninsurance.com

*If you could be any kind of animal, which would you be?* Bald Eagle, I have the first part down already

*What's the most exciting part of your job?* Getting to know our clients and share in their success.

*What's your favorite movie?* Not a movie, but I watch The Office on repeat.

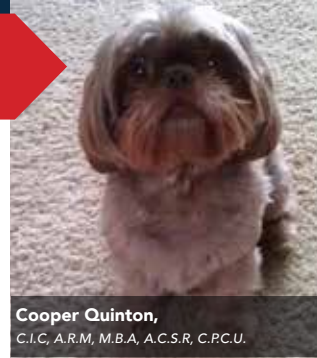
*Do you have any pets?* 1 dog (Dr. Dana Rose-Merry Scully) and 2 cats (Daisy and Boo) all rescues.

*Which historical (or famous) figure would you most like to meet?* Mariano Rivera, my favorite Yankee of all time

*Are you a morning person or a night owl?* Morning Person. I wake at 5:00 M,W and F to go out and run. It is my moment of Zen before the day begins

*Least favorite chore around the house?* Cleaning the litter box.

*What's the one item you can't live without?* My contacts, I'm basically blind without them



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

## Electrical Safety...

Electrical dangers are serious business. From risk of shock to potential fires, you've got plenty of reasons to make sure your home's electrical systems are in good shape and safe working order. Fortunately, in most houses, a simple walkthrough can help you identify and avoid the most common risks.

Most fixes are simple and inexpensive, if not free. Take a few minutes and see for yourself whether any of your rooms require attention — especially think basement, garage and outdoor areas. Here's what you can do:

- Check your fuse box or circuit breaker. Make sure that all fuses or circuits are in place and that fuses are the correct size.
- Consider arc fault circuit breakers. These are a good fit for bedrooms to help you rest easy at night. They act in

a similar fashion to GFCIs by sensing a short or overload and quickly shutting off the power.

- Test your GFCI circuits, especially outdoors or near sources of water. Simply use the "test" and "reset" buttons to make sure they are working properly, particularly if you have outlets that are exposed to the elements.
- Know when to call a pro. If you frequently blow fuses or trip breakers, contact an electrician to find the underlying problem.

*A simple walkthrough of your home can uncover much of what made this list, or at the very least give you the peace of mind that you've done your homework... now speaking of walks...isn't it time for my walk in the park?*



## YOUR MONEY



### Rent going up?

Try negotiating a reduced increase. Look into comparable rental rates in the area. Review your lease so you understand guidelines for rent hikes, renewal options and negotiations. Document unresolved maintenance issues. If you can, set up a meeting with your landlord. Communicate courteously and professionally. Present the evidence you have assembled to support your argument. Emphasize your positive traits as a tenant, such as timely payments, cleanliness and adherence to all lease terms. Propose a smaller increase or a longer-term lease in exchange for a more manageable rent. Consider seeking legal advice if negotiations fail.

Cheapism.com.



## YOUR CAR

Hear a rattle inside your car? Check for loose panels-tap/push down on surfaces around the cabin to see if anything is loose and makes a noise...or have someone else drive the car while you check the whole interior. Depending on what seems to be making the noise, you may need to have a mechanic look at the vehicle. Check your keys-metal on metal can make a racket on a rough road. A key organizer or rubber key covers can solve the problem. Check cargo areas-loose jacks, tools and other items can cause noise. Use Velcro to fix them in place. Clean out the vehicle-having too much junk rolling around in your car is unsafe and can add to the noise. When all else fails-take it to the repair shop.

Popular Mechanics. PopularMechanics.com



## BEAUTIFUL PLANTS TO CREATE PRIVACY

*Are you considering trees or shrubs as a living fence on your property? The following plants can make wonderful living fences. But be sure to confirm with a local garden center that a specific plant is appropriate for your yard.*

- Privet can be an effective and extremely affordable living fence.
- Yew grows into a tall, attractive and easy-to-prune hedge.
- Pyracantha and holly are evergreen shrubs that provide more color than the typical privacy hedge.
- Enkianthus features clumps of little hanging flowers that typically are white and needs little to no trimming to stay in shape.
- Bamboo is a hearty, fast-growing type of grass that can form an elegant, effective living fence.
- Willows are fast-growing and attractive deciduous trees appropriate for a wide range of climates.
- Arborvitae, juniper and cedar are elegant, attractive evergreen trees that can form effective privacy borders.

Julie Moir Messervy, a landscape designer based in Saxtons River, Vermont. She is author of Home Outside: Creating the Landscape You Love. JMMDS.com



## MEDICARE TIPS

There's no getting around it. Medicare is a complicated program and every decision you make may have consequences – for your health and your wallet. Here are a few tips to get you started...

**Medicare tip 1:** You can sign up for Medicare as early as 3 months before you turn 65 to make sure your coverage starts on your 65th birthday. If you sign up later, your coverage could be delayed and you also may have late enrollment penalties.

**Medicare tip 2:** Understand what Medicare covers. Different parts of Medicare cover different services:

- Part A: Covers inpatient services and is also called hospital insurance.
- Part B: Covers outpatient services and is also called medical insurance.

- Part D: Covers prescription drugs and is only offered through private insurance companies. It's best to get your medications at a preferred, in-network pharmacy that works with your Part D plan.

**Medicare tip 3:** Original Medicare covers most of your costs, but not all. In some cases, these gaps in coverage can be substantial. A Medicare Supplement plan (Medigap) can help you cover deductibles and 20% of your outpatient coverage, so you don't have to pay out of pocket.

**Medicare tip 4:** Medicare can either be primary or secondary to employer insurance. You may be able to postpone Part B – and delay paying the premium if you are working past 65 and have employer-sponsored health insurance with an employer or maybe you have employer-coverage from a spouse's employer that allows covered-dependents.

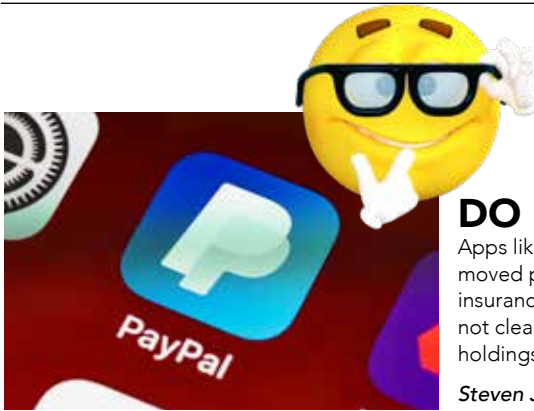
**Medicare tip 5:** When you enroll in Original Medicare, that lets you to enroll in Part C — also known as Medicare Advantage. If you think Medicare Advantage may be right for you but aren't sure, this is a great time to give it a try. The first time you sign up for Medicare Advantage (even if it's years after you enroll in Original Medicare), you have a "trial right" to return to Original Medicare within 12 months.

Since Annual Election Period begins **October 15- December 7**, which is right around the corner, Give Marie a call at **(585)-802-9446** and schedule your **Free consultation today...** to get the best plan to fit not only your budget but more importantly your lifestyle.

# WELCOME TO OUR NEWEST CLIENTS

- |                            |                      |                          |
|----------------------------|----------------------|--------------------------|
| David Strebel              | Diane Duttlinger     | Dylan McNamara           |
| Brian Strong               | Henry Buckman        | Joseph Buttino           |
| Teamson Design Corp & SU's | Jerome Davis         | James Hogan              |
| Properties LLC             | Melina Roth          | Tyler O'Neal             |
| Ann Truong                 | Sherrie Simpkins     | Dina Kaltenbaugh         |
| Paul Van Slyke             | Flor Gaitan-Degarcia | Vincent N Nguyen         |
| Andre Vanparys             | Erik Nelson          | Chelsea Bosnar           |
| Wool Data Inc              | Stephen Lounder      | Anna Vivinetto           |
| Maryellen Zbrozek          | Gerald Breen         | Anna Marcoccia-Robertson |
| 12 Corners Network         | Donna Viza           | Marisol Lorenzon         |
| Daniel Staloff             | Mary Connolly        | Christopher Sacheli      |
| Barry Smith                | Mary Connolly        | Domenic Valente          |
| Samantha Bell              | Joseph Pizzarusso    | Elaine Saba              |
| Lisa Lagana                | Scott Patrick        | Joseph Hickey            |
| Denish Patel               | Anthony Burns        | Jonathan Baldo           |
| Donna Kuschatka            | Carmina Zicari       | Lisa Mazur               |
| Martin Patel               | Kaitlyn Rippon       | Caitlin Walker           |
| Eryn McBride               | Elaine Saba          | Hannah Palotas           |
| Barry Smith                | Amanda Grover        | Joseph Pizzarusso        |
| Luigi Guida                | Tom Carozza          | Tony Burgio              |
| Andrea Gits                | Philip Albrecht      | Robert Cannon            |
| Davis Craig                | Julie Swartz         |                          |
|                            | Nicole Castronovo    |                          |

**We appreciate your business and your trust, in letting us protect the things that mean the most to you, your family and your business.**



## DID YOU KNOW?

### DO NOT KEEP MONEY IN CASH APPS

Apps like PayPal and Venmo are useful ways to transfer money, but any money received in these apps should be moved promptly to a bank account or elsewhere. Unlike bank accounts, cash apps rarely have federal deposit insurance such as FDIC or NCUA. Money held in them could be lost if the company behind the app fails. It also is not clear whether customers would get their money back if hackers looted their cash app account. And cash app holdings rarely earn interest

Steven J.J. Weisman, JD, is founder of the scam information website Scamicide.com.



### SPARE CAR PARTS TO BUY BEFORE YOU NEED THEM.

Save yourself time and inconvenience by having these items ahead of time-so when you need them you only have to get them installed and will not have to wait for them to be ordered. Serpentine belt, which powers many engine accessories-you need the exact replacement type in case of a failure. Windshield wipers can fail anytime-keep a set in your vehicle just in case. Brake light and headlight bulbs can burn out anytime and often are simple to replace. Keep these parts in the glove box, center console, a corner of the truck or anywhere in the car that is out of the way but easily accessible.

Knowhow.NAPAonline.com.



### New drug combo for serious UTI's.

The FDA has approved the drug combination of cefepime plus enmetazobactam (under the brand name Exblifep) for adults with certain complicated urinary tract infections caused by particular microorganisms. In a head-to-head trial comparing the new cocktail with the standard treatment, Exblifep was about 20% more effective, with a similar safety profile.

US Food and Drug Administration (FDA), Silver Spring, Maryland. FDA.gov

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

### Jaleesa Bostic

Alex Vivinetto is absolutely amazing. Worked with me for up to 3 weeks while i got things squared away with progressive and was able to offer me an amazing premium with the same company. Thank you for all you have done for me!

### Desiree Rivera

I worked with Stacey today. I have been with QI for years now and the customer service has always been impeccable, but my car died suddenly last week and I had no choice but to finance one on the spot, and she took her time, her follow up was awesome she kept in touch with me and asked all the right questions in addition to checking in on me in between. Very satisfied customer.

### Sentro C

Sandra at Quinton Insurance is a pleasure to work with. I highly recommend her for any insurance needs. She is a true professional and helped me thru the process

### Ann Marie

Very happy with Quinton agency. I called after hours, left a message, looking to purchase the minimal RV coverage that NYS requires. Knowing, my RV will not be driven til summer of 2025. Alex, returned my call @ 8:30am & ONLY sold me what I asked for! It was a welcome change! to not have an aggressive (insurance agent) over sell u what you don't need or want. Highly recommend Alex & Gordon

**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](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>

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## 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.

*HINT: Wolverine*

*Last months winner:*

**Donald Alcott**

**it was...Anya Taylor-Joy**

*No purchase necessary. Contest open to everyone.*



### Home security camera maintenance.

Periodically clean bugs, water stains and other debris from the lens and sensors of security cameras. Start with a microfiber cloth-moistened with a tiny bit of water for stubborn dirt. If that does not remove all the dirt, add a small amount of dish soap to the water. You might also want to use an air puffer to gently blow particles off camera lenses or the charging port. Compressed air can blow insects out of crevices around the camera. Corded cameras should be unplugged when being cleaned...the batteries do not have to be removed from battery-operated ones unless they need deep cleaning.

[NYTimes.com/wirecutter](http://NYTimes.com/wirecutter).



## MONEY SAVERS

### Make household products go further.

- **Lotion:** Turn the bottle over when it gets low. Also cut the bottle and swipe its inside walls to get another 20 applications.
- **Laundry detergent:** Skip the plastic dispenser cup that comes with liquid soap and instead use a smaller scoop, such as the one that comes with powdered OxyClean. For normal loads, use one scoop... double for particularly dirty clothes.
- **Kitchen sponge:** Cut it in half.
- **Toothpaste:** When the tube seems empty, cut it open and get another week's worth. Pinch the cut tube closed between uses to keep toothpaste moist.

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



## We appreciate your business and your generous referrals

907 Warren Corp  
Andrea Gits  
Anna Vivinetto  
Anna Marcoccia-  
Robertson  
Cannon Electric Inc

Carmina A Zicari  
Davis Craig &  
Amanda Stern  
Diane Duttinger  
Donna J Viza  
Elaine B Saba

Flor Gaitan-Degarcia  
Hannah Palotas  
Mary Connolly  
Pizzirusso Family  
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