

GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance

JANUARY 2025

Quinton Insurance Team Photos...



This Holiday Season we gifted all our staff a Le Creuset Tea Pot to thank them for all the hard work they do throughout the year. I would like to take a second to wish them and their families a happy, healthy and successful New Year.



Building Relationships one meeting at a time. Commercial client NORMAN FRIEDMAN came by for a commercial review with Aimee & Stacey.



A 2025 NEW YEAR'S INSURANCE CHECKLIST

As you make resolutions to improve your overall wellbeing this year, take some time to include an insurance review. It's an important investment in your financial security.

Homeowners

Ideally, you've kept your insurance agent up-to-date on any significant home improvements you've made in the last year, but take a moment to review anything you might have forgotten.

- Significant home improvements, such as a kitchen remodel, or addition that may impact your home value.
- The entire roof of your home was replaced.
- New safety features such as a sprinkler or alarm system.
- New swimming pool or wood-burning unit
- A new boat, camper, snowmobile, ATV, or other recreational vehicles.
- New jewelry that was acquired which may need to be scheduled on the policy.
- Any business conducted from your residence.
- Any tenants or short-term rental practices.
- Now is also a good time to update your home inventory with any notable purchase (jewelry, furniture, antiques, art, electronics, etc.) you made in the last year.

Drivers and families

Changes in your personal life or family structure can impact your home and car insurance needs. Review the following list and identify any changes that occurred in the past year:

- New driver in the house.
- Child left the house/went to college.
- New car.
- Changes to your regular driving habits.

- Review your deductible too. If you have a good emergency fund, you may feel comfortable increasing your deductible in exchange for lower rates on your insurance premiums.

Business owners

When was the last time you updated your insurance policy? If your business has grown or evolved since then, you may be exposed to added risk.

- **Employees** - Has your workforce increased? Are you using more contractors?
- **Sales** - Have annual sales grown? If yes, consider whether your liability limits are high enough to cover your current exposure.
- **Services** - If you've expanded into new service lines, you may need to add new endorsements to your liability policy.
- **Drivers** - Check safety records and licensing for all the drivers in your business. Tell your agent if drivers are frequently using rented vehicles.
- **Contracts** - Have you engaged in any new contracts that could affect your liability? Review the "insurance and indemnity" sections with your insurance agent.
- **Property** - An increase in equipment could impact your commercial property policy.

A quick conversation with your insurance agent never hurts. Even if you haven't experienced any significant changes in the last year, your agent can help determine if a new insurance option might better suit your needs.

Contact us today to review your coverage and mitigate your risk for the New Year.



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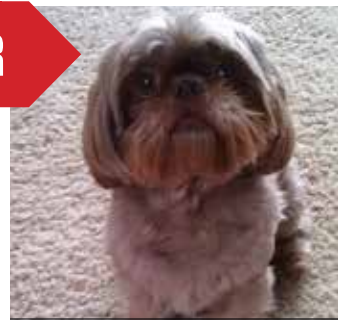


Michele Farrell

MicheleF@quintoninsurance.com

- What's the best place you've traveled to? West Palm Beach
- What's the most exciting part of your job? Helping our clients
- What's your favorite food? Filet with mashed potatoes
- What's your favorite movie? Shawshank Redemption-True Romance
- Do you have any pets? A Sherman-Havanese
- Are you a morning or night person? Night owl
- What's your least favorite chore around the house? Scrubbing floors
- What's your favorite thing to do on the weekends? Watch movies and go shopping
- What's your favorite holiday? Christmas
- If you could be any kind of animal, which would you be? A giraffe
- What's the one item you can't live without? Lipstick
- What's the best book you've read? The Notebook

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.



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

INSURANCE TIPS TO START YOUR NEW YEAR

Although insurance is probably one of the last things on your mind, it will most certainly be one of the first things on your mind in case of an accident or natural disaster.

Here are our Top 10 Insurance Tips for the New Year:

1. Did you get jewelry for Christmas? Some high value items like jewelry, paintings, sculptures, rare collectibles, and even top tier wines may not be covered. Talk with your insurance agent about additional coverage.
2. During the Winter season is a good time to make sure your boat, ATV, and other toys you have in storage are listed on your home and auto policies. These items don't have automatic coverage so you need to review them with your agent.
3. A question to ask yourself...what items have changed in 2024 that might mean you need to review your life insurance coverage? Or what events are going to happen in 2025 that would require more life insurance coverage?
4. Are you going to be ready for Medicare this coming year? Buying Medicare coverage can be confusing the first time so make sure you plan ahead and talk to a representative early enough and gets all the details.
5. Did you improve your home in 2024? As a stipulation of your home insurance, you are required to let your

insurance company know any time you improve your home by more than 10% of its value.

6. Did you reduce the usage of your cars? Most companies rate the cost of your auto insurance by how much you drive and if you are working from home you could save a few dollars a year.
7. Are there new discounts you may be eligible for? If you changed jobs or finished a degree you may be eligible for an additional discount on your home and auto insurance. So let us know about any major changes in your life.
8. What new coverages are available? Each year insurance companies come out with new and different coverages. While not all of them may apply to everyone there are some that are very good coverages for low premium cost.
9. When Is the last time you reviewed your coverage? Do you understand what you are actually covered for...or are you just paying the bills and hoping you have the right coverage when you need it!
10. Lastly, don't forget to have us provide you with quotes for your insurance. We have a number of companies that are very competitive and provide great value to our customers.

Happy New Year  *Cooper*



YOUR MENTAL HEALTH

Music can help-or hinder-concentration depending on the music, what you are doing and how distractable you are. Recent study: Participants who performed a complex task (pairing words) scored about 4% worse when they listened to any kind of music compared to doing the same task in silence. But when performing a simple task (crossing words off a list), they performed 7% better when listening to complex music versus listening to simpler music or no music. Possible reason: The brain has additional resources available when performing a simple task, so music helps the brain to focus. Note: People prone to distraction because they are bored tend to perform worse on any kind of task when listening to music.

Study by researchers at Baruch College, New York City and Rutgers, The State University of New Jersey, New Brunswick, published in Journal of experimental Psychology.



YOUR TECH

Stay pain-free when using your computer. Set the monitor so its top is at or just below your eye level. If you cannot adjust the monitor, change your chair or desk height so you look down rather than up at the screen. Make sure your chair is high enough so that you can get to your feet easily without needing to lean forward and fold your torso, a move that causes lower-lumbar strain. Be sure your legs are not angled down while you sit which also causes strain to your back-consider getting a footrest if necessary. Also consider a lower-lumbar support pillow to help you stay in a correct sitting position, with back straight and shoulders pulled back. It may take a few days after making changes before you see a reduction in back, shoulder and neck pain.

Komando.com.

NEW YEAR RESOLUTIONS

As the New Year begins, people will be making New Year's resolutions.

And yet...

Anyone who has witnessed a crowded January gym slow to a trickle by February knows that many resolutions just don't stick. Some studies have reported that as few as 8 percent of people actually succeed in keeping their resolution.

So, how can you be among the few who see their promise through? Here are a few ideas.

Tips for Keeping Your New Year's Resolution

- **Make a mini resolution.** Who says you have to run a marathon or model your home after Martha Stewart's? There's nothing wrong with making less ambitious, but more achievable, goals like running a 5K or organizing your most out-of-control closet.
- **Be specific.** Lots of people fail because they make resolutions that are too general or too difficult to measure. Examples include "get healthy" or "spend more time with my

spouse." Instead, vow to "Walk an extra 20 minutes every day" or "Schedule a weekly date night with your spouse."

- **Plan, plan, plan.** Maybe you have a big goal like "start a business." If so, you'll have more success if you plot out the many steps it takes to make it a reality. Buy a goal-setting journal or download an app to break down your plan by month, week and day. *(And if you do want to start that business this year, give us a call to learn more about business insurance – it's essential for protecting your investment of time and money.)*
- **Take it public.** Some people feel that they're more likely to keep a New Year's resolution when they tell others. Still, others prefer to keep it private – and that's OK! If you've been keeping your resolution to yourself the past few years but haven't seen results... consider giving this strategy a try.
- **Find a buddy.** A friend who shares your New Year's resolutions can provide a massive dose of motivation.

Good Luck with Your Resolutions... You Got This.

WELCOME TO OUR NEWEST CLIENTS

LUCIO D'AVELLA & BARBARA DAVELLA
SHARON FRIEDMAN & NORMAN FRIEDMAN
ASG DEVELOPMENT OF WESTCHESTER LLC
JAMES C KROLL & TRISTIN N KROLL
CHRISTOPHER M WIHLEN
MICHAEL GALASSO
MICHELE JULIANO & YARDEN ABITTAN
JULIA MASON
SIMONE SA JULIEN
KIMBERLY CHAPIN & ROBERT M CHAPIN
JANET STERN
ARTHUR T FRANCIS
GABRIELLA M GRUBAUGH
BONNIE A BLENIS & JACQUELINE L PIZZO
NAVIER O RIVERA
JILL B CLARK
DARLENE L ROLOSON
JULIE K ANDREWS
VALERIE A INGHAM & MICHAEL R INGHAM

SARAH M BUELL
CHRISTY K HANSON & ZACHARY D HANSON
KAYLA E HANSEN
ERIKA L GEEDY
PRESTON A BRADLEY JR
PRESTON A BRADLEY
NICHOLAS C MASSIMILIAN
DIANE BACCARI
ANN L BOYLE
IRINA A FEDORISHINA
PAMELA L SHERMAN
SARAH ADAMSKI
DORIS J LAMERE
DENISE J CURRY
SABRINA L CURRY
LILLIAN M RIVERA
YUK H SUNG
DEAN E ZABELNY
KYLE A WALTON & CASSANDRA B WALTON
MARY L WILLIAMS
MATTHEW T BUSHART & JOCELYN E BUSHART
PETER M KENNEDY JR
ROHAN TANGRI
YETTI APPAREL INC

BRADLEY STREET PROPERTIES LLC
GORILLA REALTY CORP
MARIE TALMADGE
JOSEPH P UHAL & ELLEN UHAL
KIMBERLY S MORSE & JAMES H MORSE
MILES HARVEY
KATHLEEN M MEYER & VALERIE MEYER
AKF UNLIMITED LLC
FLUSH KING CESSPOOL, INC
MCS1 FLASH LLC
JAMES D LYNCH & JENNIE L LYNCH
JAI GAYATRI HOSPITALITY CORP. & VIRAJ PROPERTIES CORP. DBA COMFORT INN & SUITES
KAIVAL M&J, INC.
THRUWAY HOLIDAY MOTEL
AETHER PUZZLES LLC
GLEASON'S SEPTIC AND DRAIN SERVICE INC

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?

PETS WITH THE HIGHEST AND LOWEST VET BILLS.

Dog and cat breeds with the highest and lowest vet bills. The dog breed with the lowest average pet insurance claim-just \$226-is the Australian Labradoodle...while the Greater Swiss Mountain Dog has an average claim nearly double that at \$425. The cat breed easiest on the wallet is Burmese, with an average pet insurance claim of just \$216...while the Siberian Forest Cat has an average claim of \$457.

Analysis of three years of veterinarian bills for pet-insurance claims by researchers at Forbes Advisor. Forbes.com



SAFER DRIVING DURING DEER SEASON.

Be especially alert at dawn and dusk when deer are most active and they are harder to see...and where there are posted deer-crossing signs, such as near wooded areas and lakes, ponds and streams. Use high beams when it doesn't interfere with other traffic. If you see a deer on the road or beside it, slow down and drive cautiously-there are likely to be more deer nearby. Do not swerve if a deer jumps out-instead brake as quickly and safely as possible. Swerving could cause you to lose control of the vehicle, and since the actions of deer are unpredictable, you could still end up hitting the animal. If a deer freezes on the road in front of you after you have stopped, click your headlights. Use your horn only as a last resort. Buckle up-this dramatically increases your chances of surviving or sustaining less serious injuries if you hit a deer or another animal.

YourAAAToday. AAA.com



PROTECT YOUR SOCIAL SECURITY CHECKS.

Protect your social security checks from scammers, advised Steven J.J. Weisman, JD. Criminals can divert victims' Social Security payments into their own back accounts by creating a sham My Social Security Account or by using AI voice spoofing to change banking information. **Self-defense:** Use two-factor authentication for your My Social Security Account at SSA.gov. Or set up a "block" on your account so that changes can be made only in person at a Social Security office-call Social Security at **800-772-1213** to do this.

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

Our customer's say it best...

I needed more affordable insurance and Alex Vivinetto helped me greatly. Working with Alex was a super smooth process and he made it easy for me to get what i desired out of auto insurance!! Highly recommend him to anyone that needs an agent for insurance related things! — wowTyler

Amee is wonderful and is always ready to assist you with any problem. She's a very honest and look forward to working with her — Dominick Schifano

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.. — Desiree Rivera

Alex Vivinetto and I have been friends and doing business for over 10 yrs, I call him for all of mine and my family and my customers ins needs, I don't brag about to many people but when I met Alex I told him he was stuck with me now! He truly goes above and beyond for everyone to find to best and least expensive policies around, Thank you Alex for once again helping my family with our insurance needs. I appreciate you buddy. — Andrew Guarino

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 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.

HINT...If you REALLY need one - Eras Tour

Last months winner:

Dan Quirk
it was...SANTA

No purchase necessary. Contest open to everyone.

QUINTON INSURANCE NEWSLETTER

2025

HAPPY NEW YEAR

We appreciate your business and your generous referrals

Michele Juliano
Bonnie Blenis & Jacqueline L Pizzo
Navier O Rivera
Gorilla Realty Corp
Jill B Clark
Mackenzie S Siskavich & Hunter S Cornish
Darlene L Roloson
Julie K Andrews
Valerie & Michael Ingham
Sarah M Buell
Julia Mason

Akf Unlimited LLC
Dean Zabelny
Brendan Haims
Jaymes Keenan
Titan Technology Systems
Kimberly & Robert Chapin
Janet Stern
Lamy's Lawn Care
Miles Harvey
James & Tristin Kroll
Stiansen Service Inc.
Polo's Express Goods
Kathleen & Valerie Meyer

Refer your friends and family and receive a **\$20 Gift Card**



SMART

Recyclables you may not know you have.

Many household items can be recycled at your local Staples store. Included: Old crayons and pencils, old cables, nonworking computers, printer cartridges, phone cases, coffee machines, SodaStream cartridges and more. Staples limits recyclables to seven items per customer per day. Customers should bring

items to the checkout area of the store to be accepted by a store employee. Staples gives loyalty points for recycling that can be applied toward purchases, but anyone can use the service-loyalty membership is not required. Not accepted for recycling: Lamps, bulbs, medical devices, records and record players, smoke detectors, TVs, vaporizers and some other items. Information: Check Staples.com/stores/recycling...or contact your local Staples store with any questions.

Staples.com.



BUYING A CAR?

The three-day return period on cars is a myth. Many buyers have heard of the long-standing Federal Trade Commission "Three-Day Cooling-Off Rule", in effect since 1972, which stipulates that consumers have a right to cancel a sale within three days. But this rule does not apply to car purchases, and it applies only in specific circumstances such as door-to-door sales. Self-defense: Consumers should be especially careful before buying a used car. Use the car's vehicle identification number (VIN) to research its history at Carfax (Carfax.com)... inspect it carefully...pay a mechanic to check it out...do a thorough test drive to check everything including windshield wipers, heat and A/C. Take your time-if the seller tries to rush you, that is a bad sign.

Kiplinger.com.



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