

# GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance

APRIL 2025

## Quinton Insurance... out and about.



"Good food, great company, and even better conversation — lunching with our wonderful clients at one of our insured restaurants!"

Casaletto Ristorante, Elmsford, NY



Sandy, on the Tap It Bar and Grill float, having fun in the St Patrick's Day Parade.



## WHEN IS A CAR CONSIDERED TOTALED... AND WHAT HAPPENS WHEN IT IS?

The first step in determining whether a car is totaled (or, in insurance terms, a total loss) is to calculate its actual cash value (ACV) at the time of the loss. The ACV is how much your vehicle is worth after factoring in depreciation. On average, vehicles depreciate more than 20 percent in the first year and approximately 10 percent each additional year for the first five years, according to Carfax data.

### How is total loss value calculated?

A claims adjuster assesses your vehicle's condition, then, they run the make, model, and year of your vehicle through an industry-leading vendor database. The database generates an accurate estimate of your vehicle's market value based on its mileage, condition, options, and other comparative factors. The database also considers the demand for a particular vehicle in your local market. For example, a pickup truck could fetch a higher price in a rural area than in a heavily populated city.

Another factor is the resale value of the parts and the metal. This factor, known as the "salvage value," is considered along with the cost of repair.

If a vehicle's cost of repair plus its salvage value exceeds the vehicle's ACV, it is typically declared a total loss.

### How much does insurance pay for a totaled car?

If your vehicle is a total loss, you have two choices: You can take the cash settlement for the ACV of your vehicle, or, if your state allows, you can "retain the salvage" and request the title and damaged vehicle be returned to you.

Most customers choose to take the settlement value, which is the figure generated by the industry-leading vehicle valuation database. Payment goes to the customer if the vehicle is owned outright. If there's a lienholder, such as a bank or a credit union, payment goes to that lienholder. (Anything left over after paying the lienholder, however, goes back to the customer.)

All payments are made after subtracting the customer's deductible.

### What insurance pays for a totaled car?

The two most common are collision coverage and comprehensive coverage. If you have these optional coverages on your auto policy, you have protection up to the actual cash value amount if your vehicle is declared a total loss. Collision coverage protects you if you hit another car or overturn. Comprehensive coverage protects against events like fire, vandalism, or hitting a deer.

### What happens when your car is totaled, and you still owe money on it?

It's true: A new car depreciates when you drive it off the lot. Since the cash payout for a totaled car is based on actual cash value – not the amount you have left on your car loan – you could be in a tough spot if your car is totaled and you still owe money.

**Good news:** There's a way to protect your investment. Consider adding the Auto Security Coverage Endorsement to your auto policy for a few extra dollars per month. If you have a lease or loan on your vehicle, the endorsement will help if you owe more on the vehicle than what it's worth. *Talk to your agent about how this coverage works.*



What's INSIDE

COOPER'S Corner

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Did You KNOW

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Guess the CELEBRITY

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**Stacey Leontsinidis**

StaceyL@quintoninsurance.com

**Favorite topping on pizza:** pepperoni

**Favorite TV show:** I Love Lucy

**What's your talent?:** Bake and Clean.

**Favorite type of music:** Soft Rock.

**Who would you like to meet:** Chris Hemsworth aka THOR

**Favorite place to visit:** Greece, can never get enough!

**What's the best advice you can give to someone who just started their career:**

The best advice I could give someone is to always be on time, give 100% of yourself to your agency, be a team player, take care of policyholders the absolute best way you can. If you make them happy, they will refer their family and friends to you! Most of all never be afraid to ask questions that is how you will learn!

## Your Health



### NEW DEVICE FOR WOUNDS

reports David Sherer, MD. BandGrip, a painless substitute for sutures and staples, is FDA-approved and available for clinical and household use. The grips-breathable, hypoallergenic transparent strips in different sizes-use "micro anchors" to attach to skin without pain. Early research shows BandGrip to be as effective as other methods to close wounds without scarring. Patients can shower with them and remove them on their own. BandGrip is available on Amazon.com.

David Sherer, MD, retired anesthesiologist and patient advocate, is author of *Hunger Hijack: How Your Eating Habits Are Changing Your Brain and Making You Sick*. DrDavidSherer.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.

## Can Quinton Help Lower YOUR Insurance Bill?

Here is how you can SAVE money on your insurance...so that you can buy MORE tasty treats for your beloved pet.

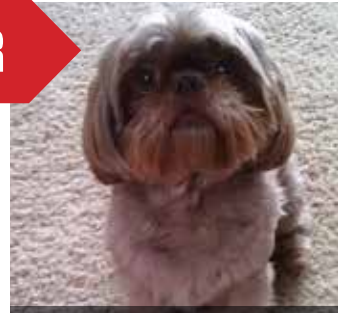
- **Safe driving discount:** If you're a safe driver with a good driving record, you could get a discount on your auto coverage. And in select states, ERIE's free driving safety app, YourTurn® can help you earn rewards for safe driving.
- **Car safety equipment discounts:** You can save on your insurance coverage if your car is equipped with safety equipment like factory-installed air bags, passive restraint, anti-theft devices and anti-lock brakes.
- **Multi-car discount:** If we insure two or more of your vehicles, you could qualify for a discount. (All the vehicles in your household must be owned and used by the drivers we insure on the policy.)
- **Multi-policy discount:** A discount is available if you have a qualifying life insurance policy or home policy in addition to your ERIE auto insurance.

- **Reduced usage discount:** If you're not using your car for at least 90 consecutive days during the policy period, you could be eligible for a discount.
- **Young drivers:** Unmarried drivers under age 21 who reside with their parents may be eligible for additional savings on their car insurance.
- **Annual payment plan:** You can save by paying your auto premium annually.
- **Changing your deductible:** Generally, you can lower your insurance premium by raising your deductible. But if you'd prefer to reduce your out-of-pocket expenses in the event of a claim, our diminishing deductible is available were your deductible diminishes for every year you do not have a claim.

Let The team at Quinton Insurance work with you to ensure you're getting the best price possible for the coverage you need.



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



## ON THE NEWS



Price gap between new and old used cars is near its all-time high, reports analyst Karl Brauer. The average new car recently costs more than \$46,000...the average used car, under \$30,000. That price gap suggests used cars are the better bet, even if they are expensive by historic standards. Used EVs such as the Tesla Model 3 and Hyundai Kona Electric and used luxury cars including the AMG GT Mercedes sedan have had very sharp price declines and now are relative bargains. Used Jeep Cherokees stand out as bargains among gasoline powered non-luxury vehicles

Karl Brauer is executive analyst at automotive research firm iSeeCars.com.



## MEASLES RATES HAVE SHOT UP

warns William Schaffner, MD. Your risk is very low if you had measles in your youth or received the standard two-dose MMR vaccine, even decades ago. If you were vaccinated in the 1960s: At that time, only a single dose was recommended, so some people who got the one-dose vaccine may be underprotected. If this applies to you, consider getting an MMR booster-particularly before traveling to a country that has had major measles outbreaks.

William Schaffner, MD, is professor of preventive medicine and infectious diseases at Vanderbilt University Medical Center, Nashville. VUMC.org

## BEWARE.



It is hard to tell counterfeit stamps from real ones, says the United States Postal Inspection Service (USPIS).

Counterfeiters offer "Forever" stamps at steep discounts of up to 50% off normal face value (now 73 cents per stamp for first class). They are typically offered in bulk on social-media marketplaces, e-commerce platforms and other sites. While discounts up to about 20% can be found for real stamps, a too-good-to-be-true discount is a sure giveaway.

**Self-defense:** Buy stamps from an Approved Postal Provider. Find one near you at Tools.USPS.com/locations.  
<https://www.USPIS.gov>.



## Small Business Week is May 4th-10th and is a great time to revisit your business goals to see what's working and what you can tweak with these four tips.

**1. Focus on your goals.** It's ok to re-evaluate your business goals and objectives—it's even necessary sometimes. You can break your goals into smaller ones to make them more focused and easier to obtain. Knowing you're taking smaller steps to meet your larger goal is sometimes all you need for that extra push.

**2. Make an investment...in people.** Whether it's training sessions, onboarding new employees or having regular conversations around customer service, it's important to keep your employees engaged in the business. Having a greater knowledge about the business and better understanding of expectations is going to save you time and money.

**3. Re-evaluate your risks.** As you work through this year's challenges, new projects or business ventures may open you up to a new set of risks. When you have a business policy through ERIE, you have access to a variety of resources, including assistance from an ERIE risk control consultant, who can help you identify and mitigate potential risks.

**4. Plan some self-care.** While this business is your pride and joy, it's important to take time for yourself away from the hustle and bustle to help improve your overall productivity and reduce stress. Plan a weekend away, get a massage, do yoga. Whatever makes your heart happy will help you recharge.

# WELCOME TO OUR NEWEST CLIENTS

DAVID F COX  
907 WARREN CORP  
FRANK TROLIO &  
LORRAINE TROLIO  
3448 JERUSALEM AVENUE  
REALTY CORP  
OPTOMETRY ASSOC OF  
WANTAGH PC  
BALLAN CLEANING CORP  
DBA CONSOLIDATED  
FACILITY SERVICES DBA  
CLEAN ALL MAINTENANCE  
REBECCA A FAHY &  
MICHAEL P FAHY  
MOHAMMED M HOSSAIN  
& SHAHANAZ HOSSAIN  
ALAN JACKSON  
PETER L CRISTO  
ROBERT J MAMER  
ROBERT M ASHLEY  
JACOB MYERS &  
STEPHANIE MYERS  
DAVID BRUSKIN  
TIFFANY BRUSKIN  
KEAGAN S GRIM  
WESTIN J GRIM  
NITIN VIJ & MANISHA VIJ

CATHERINE BRENNAN &  
JAMES BARLOW  
DANIEL J BREE  
DOMINIQUE RATTELADE  
AUSTIN D CALKINS  
JEFFREY M FERRARA &  
TRISHA J FERRARA  
ASHLEY M GRIFFIN  
SAI VARSHA PARUCHURI  
DAWN M GARBUTT &  
GEORGE W GARBUTT  
MARILYN RIVERA  
GIUSEPPE CAVALLARO  
ALI S MOHAMED  
RICHIE PEBE  
RICHARD F HAST  
KENNETH M SIMPSON  
JOI S WILLIAMS  
GURINDERJIT S MUNDER &  
INDERPREET KAUR  
ERYN E MCBRIDE  
SHERVON D WHITE  
REGINA R MURPHY  
CHRISTOPHER F PALMER  
DANIEL M BERCHENKO &  
ALEKSANDRA S DUBOV  
CHRISTIAN I LAWTON

JOSHUA M SAMROV &  
NICHOLE L DECKER  
JOSHUA M SAMROV  
NICHOLAS R TOMS  
NICK KWAK  
MARY FARGO  
HUGH M ROHRER  
ENJOLI Y HUBBARD  
KEYONA HAYES  
AMBER R ESHELMAN  
MELISSA R WAHL  
VERONICA L ROUNTREE  
JEROME J SERAFINE JR  
AARON M PICKERING  
EMMA G FARNBACH  
ULANDA A GREENE  
ANDREA N GAYLE  
ADRIAN L HOSAK  
VIJAY S GONDIL  
JAMES E SANTELLI &  
HELEN B SANTELLI  
JOHANNA C CUBI  
MICHAEL V BESAW  
JEFFREY O LUNA ROMERO  
UMBRELLA PROPERTY  
MANAGEMENT  
ROYAL OF INDIA LLC

**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?

### GERMS MAY BE THRIVING IN YOUR MICROWAVE

Recent finding: Swabbing 30 microwaves from homes, offices, and laboratories revealed 747 kinds of bacteria...with the greatest number-including staphylococcus-being found in kitchen microwaves. Microwaves work by vibrating water molecules in the food, but bacteria does not contain enough water to be affected. Self-defense: Clean your microwave regularly with diluted bleach or soap.

*Study led by researchers at University of Valencia-CSIC, Valencia, Spain, published in Frontiers in Microbiology.*

### DRIVERS' LICENSES MUST BE REAL ID BY MAY 7, 2025,

To be TSA compliant, reports travel expert John DiScala. Travelers should check their licenses for a Real ID Stamp, usually some version of a star. Apply for Real ID at your local DMV. Required documentation varies by state, but you will need at least proof of your full legal name, Social Security number, date of birth, principal residence and lawful status. Allow two to four weeks to process.

*John DiScala is founder of the travel website JohnnyJet.com.*

### WHAT TO DO WITH A CRACKED IPAD SCREEN. .

If you have the AppleCare+ extended warranty, the service charge is \$49 and the replacement is covered by a one-year warranty. Otherwise, a screen replacement can cost \$300 to \$800, depending on the model. Repairs can be done at an Apple store's Genius Bar...or you can mail your iPad to Apple for the repair. Some third-party repair companies may charge less. You can continue to use the iPad even with a crack-so if the crack is very small and not growing over time, consider just continuing to use the unit and by a stronger case that includes a plastic or tempered glass screen protector.

*Lifewire.com.*

# Our customer's say it best...

Aimee is Amazing and helped me with my Car Insurance needs. She has Excellent Product Knowledge, Customer Service Skills, and provided support in a timely manner.  
— Mukesh S - NY

I worked with Marc reworking our policies and adding a new policy. He was a big help and even made sure we had an agent available for us to close while he was not in the office.  
— John H - NY

Quinton was super helpful to me and walk me through the steps to ensure that I can get my car insured  
— Regina M - NY

Gordon and Meagan handled our request very quickly and efficiently and saved our community a great deal of money! Can't say enough good things about them!  
— Ann K - NY

Stacy was extremely professional and compassionate. She took her time to explain and offer solutions with a very stressful situation.  
— Cora F - NY

**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.

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

Download ERIE's mobile app.



## GUESS THE CELEBRITY

Click on the address to send us your guess -

[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 as this is SO easy!

Last months winner:

**Cindy Polito**

it was, of course...Ariana Grande

No purchase necessary. Contest open to everyone.

## HAPPY APRIL FOOLS

TUESDAY, APRIL 1st.



**We appreciate your business and your generous referrals**

907 Warren Corp  
Alessandro A Daulisa  
Ali S Mohamed  
Amber R Eshelman  
Andrea Gayle  
Andrea Gits  
Atn Inc.  
Bromante Construction  
Bromante Landscape  
Candice V Hinds  
Cheryl L Lucisani  
Christian I Lawton  
Christopher F Palmer  
Dominique Rattelade

Emma G Farnbach  
Gerald C Montanaro & Rosa  
Smith-Montanaro  
Gurinderjit S Munder &  
Inderpreet Kaur  
Jennifer L Palmer  
John Traugher  
Kasey L Stoops  
Katherine Kellogg & Anish  
Patel  
Keagan S Grim  
Michele Farrell & James M  
Farrell II  
Michelle Kaplan

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

No purchase necessary. Program open to everyone

## VERY USEFUL PODCASTS

**TAKE A BUSINESS BREAK:** Each daily 20-minute podcast covers three noteworthy stories on such business topics as artificial intelligence and car rebranding. The Best One Yet

**MEDICAL FACTS AND FALLACIES:** Highly rated resource debunks common misconceptions on burn treatment, halitosis, osteoporosis, sleep apnea and other topics. Merck Manuals Medical Myths

**NATURE'S WONDERS:** Experience the splendor and resilience of nature around the world. Episodes cover such topics as coral reefs, synchronous fireflies, Finnish bear dogs and redwood forests. The Wild with Chris Morgan

**GUILTY AS CHARGED?** Join experienced prosecutors as they analyze current trials, cold-case developments and other true-crime tales from the nation's courthouses. The Prosecutors: Legal Briefs

**TAKE A HAPPINESS BREAK:** Enjoy life-enhancing time-outs with cyclic sighing, serenity sketching, stranding/walking meditation or other research-based activities. Happiness Break



Be cautious with ibuprofen, says Jack Fincham, PhD. Healthy young adults should not exceed 400 mg every four to six hours or 3,200 mg daily due to risk for stomach upset and fluid retention. Seniors should avoid ibuprofen altogether...as should people with kidney problems and stomach ulcers. Patients with heart failure, liver problems and cancer should discuss the drug's risks with their doctors. Several medications, including ACE inhibitors, anticoagulants, corticosteroids and SSRI antidepressants, should not be taken with ibuprofen. Safer choice: Tylenol.

Jack Fincham, PhD, is clinical pharmacy faculty affiliate at Osher Lifelong Learning Institute, The University of Arizona, Oracle. [OLLI.Arizona.edu](http://OLLI.Arizona.edu)



If interested in an  
**INSURANCE REVIEW...**

Email Aimee to schedule

[aimee@quintoninsurance.com](mailto:aimee@quintoninsurance.com)



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Erie, PA. 16530-0001