

GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance

JULY 2025



Meagan Warner's dog Jack is just too cute for words.



As part of The Supermodel Project... Taylor and her friend, Ivy, volunteering to clean up the beaches at Coney Island



BEFORE



AFTER

PET SAFETY ON VACATION



Are you heading out on a Summer Trip?

Preparing for Pet-Friendly Travel

No matter how you are traveling, if you are taking your furry friend to visit a new place, planning ahead can help you avoid problems. These general pet safety tips are always a good idea.

Choose Pet-Friendly Accommodations

Not all hotels, vacation rentals, or campsites allow pets. Before booking, verify pet policies and any restrictions regarding breed, size, or additional fees. Consider accommodations with pet-friendly amenities, such as designated play areas, walking trails, and pet-sitting services.

Pack a Pet Travel Kit

A well-stocked travel kit ensures your pet has everything they need for a comfortable journey. Some items you should bring include the following:

- Sufficient food and water for the trip
- Food and water bowls
- Medications and medical records
- Collar with ID tags and a leash
- Familiar items (toys, blanket, or bed) for comfort
- Waste bags or litter supplies
- Grooming tools and cleaning wipes
- First-aid kit with supplies for your pet
- Ensure Proper Identification
- Microchipping your pet provides extra security if they are lost when far from home. Update your contact information with the microchip registry and ensure your pet wears a sturdy collar with an up-to-date ID tag.

Visit the Veterinarian Before Traveling

Schedule a vet checkup to confirm your pet is healthy enough to travel. Make sure they are up to date on any required vaccinations. If traveling internationally, research pet entry requirements for your destination, as some require specific vaccinations or quarantine periods.

Use a Pet Carrier or Safety Harness

Secure your pet in a well-ventilated carrier or a crash-tested pet seat belt harness for road trips. Never allow pets to roam freely inside the car, as this can distract the driver and increase the risk of an accident.

Plan Frequent Breaks

Stop every few hours to let your pet stretch, hydrate, and relieve themselves. Keep them leashed when stopping off in unfamiliar areas to prevent accidental escapes.

Never Leave Pets in a Hot Car

Temperatures inside a car can quickly rise to dangerous levels, even with cracked windows. If you must stop, have a travel partner stay with them.

Understand Airline Policies

Each airline has varying rules for pet travel. Some allow small pets in the cabin, while others require pets to travel as cargo. Research airline policies and book a direct flight whenever possible to minimize stress on your pet.

Use an Approved Pet Carrier

Ensure your pet carrier meets airline size requirements and allows your pet to stand, turn, and lie down comfortably. Label the carrier with your contact information and include a familiar blanket and toy so your pet can feel comfortable.



What's INSIDE

COOPER'S Corner

Page 2



Did You KNOW

Page 3



Guess the CELEBRITY

Page 4





Alex Vivinetto

AlexV@quintoninsurance.com

Favorite topping on pizza: Mushrooms.

Favorite Movie: The Godfather

Favorite TV show: It's a tie between Sopranos & Suits

What's your secret talent that no one knows about?: Frisbee.

What is your favorite band or type of music: Luke Combs. Mostly country and rap are my favorite music.

Who would you like to meet: Josh Allen

What's the best advice you can give to someone who just started their career: Be willing to go outside your comfort zone, especially early on. If something isn't working, be willing to change and adapt. Insanity is doing the same thing over and expecting different results!



YOUR NEW CAR

Identify which new cars really are available. Shoppers who contact dealerships to ask about vehicles listed in dealerships' ads or on car-shopping websites often are frustrated to learn that many are not available—they have been presold to other buyers and /or are in transit. Improve the odds: Look closely at the photos in car listings. Skip those that feature stock photos, which typically have no background or an attractive outdoor scene behind the vehicle. Listings that feature photos taken at a dealership are more likely to be available...and priced at or below sticker.

Jalopnik, news and opinion website about cars, the automotive industry and related topics. Jalopnik.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.

HOW TO SAVE ON 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:

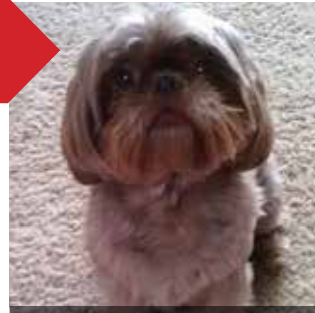
- **Review your policy annually.** Make sure your coverage is up to date. A policy review can help ensure every asset is accounted for, and that every opportunity for savings is taken advantage of.
- **Maintain proper employee classifications.** Employee class codes have implications, especially in dangerous 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.

- **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!



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



IS YOUR GARAGE A FIRE HAZARD?

5% OF ALL HOUSE FIRES START IN THE GARAGE!!!

ELECTRICAL HAZARDS

The danger: Wiring, extension cords, plugs, circuit breakers, transformers, light fixtures and battery chargers can cause a fire when they malfunction.

What you can do: Make sure your wiring and lighting is up to code, use bulbs with the proper wattage and don't overload outlets. Have an electrician install more receptacles so you don't use extension cords.

CHEMICAL HAZARDS

The danger: Chances are you have a virtual stockpile of flammable chemicals like motor oil, paint, gasoline, fertilizers and lighter fluid in your garage.

What you can do: Don't smoke inside your garage—after all, one spark is all it takes to cause a fire. Store chemicals out of direct sunlight and far, far away from any heat or ignition sources.

VEHICLES AND POWER TOOLS

The danger: When oil and gasoline from cars, motorcycles, and lawnmowers drips and collects over time, the possibility of a fire becomes very real.

What you can do: Regularly check your vehicles and power tools. If you notice any leaks, clean up the spill ASAP by spreading an absorbent material such as kitty litter over them. Then sweep up and safely dispose of the material before taking care of the repair.



FREE MEDICAL SUPPORT: National nonprofit helps patients diagnosed with chronic, debilitating or life-threatening illnesses find appropriate care, manage costs and safeguard employment. [Patient Advocate.org](http://PatientAdvocate.org)

CRIME WATCH: Local information from police departments and verified news reports on recent assaults, burglaries, shootings and other misdeeds. SpotCrime.com

GET THE MONEY YOU DESERVE: Check eligibility for class actions on defective items, false product claims, illegal fees and other corporate blunders. ClassAction.org...Consumer-Action.org/lawsuits

WILDLIFE ASSISTANCE: Help injured deer, orphaned baby birds and other feral animals in need. Nationwide directory of useful resources. AHNow.org

BOOST SPACIAL INTELLIGENCE: choose from thousands of free online puzzles or create your own. JigsawPlanet.com

WELCOME TO OUR NEWEST CLIENTS

ANDREW VAN SLYKE
SIMON CURANAJ
4555 LYELL LLC
ERIC L SEARLES
JOSEPHINE URBONAS &
KENDELL URBONAS
DACA PROPERTIES LLC
DEVINDER SINGH & USHA
TAHEEM
SHIANG YEE L WAN
SHIH-MING WAN
ARVIN JAGOO PARMAR
HANSA PARMAR
ALEXANDER THOMAS
WOLCOTT
ERIN RAU WOLCOTT
DIANA SARGENT
FAUSTINO & SIOBHAN A
SARGENTFAUSTINO
ALBERT & SANDRA PARISI
MOLLY NOVASH
GIANNA M DECAMELLA
KIMBERLEY A BAKER
THOMAS K LEBRECHT
JAVIER J DIAZ JR
CATHERINE L LEONE
JOSEPH M RUBI

NADINE N RICHARDS-
BRYAN
DEVORAH L HERTZEL
MOSHE D HERTZEL
DANIEL M WALL & TRISHA
TIBBITTS-WALL
SUSANNE E JANSSON &
JAMES H COTTON
KWARTENG YEBOAH
TYLER P CONWAY
TIMOTHY A O'DONNELL
ANDREW R BEHRENS
KAUSTAV SARKAR
CHRISTINE A MANN &
SCOTT A MANN
CHRISTINE A MANN
SCOTT J MANN
URANIA F PICADO
ALTAMIRANO
GINA M PORTELLA
DENISE J RENTER & PAUL
D RENTER JR
CHEONHA JEON
DESIDERIO RUIZ VALENCIA
MARGARET M FINN
CONNOR J PATCHEN
LEFTERIS SARGANIS

DANIEL L GLAZIER
MUQADAS ATTALWALA
CALEB J DRAKE
DARREN E MCGEE &
KATRINA L FEDCZUK
LUCIO D'AVELLA
2024-2A WEST HENRIETTA
RD LLC
A.T.E. ENTERPRISES, LLC
ALEXANDER PHARMACY
GERALD J HALEY JR
RACHEL CELESTE
COLLURA
CAROLYN TRAFICANTE
ROSA TERMINI
DEAN M MARCELLO
ANASTASIA NEPOKROEFF
MATTHEW T STREIT
AUBREY R TOTSLINE
BRIAN DAHLIN
BUCHANAN DESIGN
GROUP LLC
NORTHERN WESTCHESTER
AUTO BODY INC.
MARISA IACCARINO &
ANTHONY JERRY CESARINI
DAYS INN BATAVIA

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

Claims that'll ruin your Summer

It's summertime, we all want to be out having fun, traveling, boating and of course celebrating

Fireworks

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. 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 property damage per year.

Boating Accidents

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

Have FUN but...Be Safe



DID YOU KNOW?

DROUGHT

Drought is likely to ease in the US this year after three straight years of super dry conditions. Reason: La Nina, the climate pattern responsible for the dry conditions has ended.

The Kiplinger Letter.com

SAFELY CLEAN UP BROKEN GLASS.

First: Use gloves or tongs to pick up large shards. Next: If you use a vacuum cleaner, put an old sock or thin napkin over the hose to catch the little pieces and then carefully dispose of them-broken glass can damage the vacuum. Or use a damp paper towel, slice of bread or a potato cut in half to pick up tiny slivers of glass. Use duct tape to go over the area for slivers that might be left behind. Finally: Wrap the broken glass in an old rag, put the rag in a paper bag and the bag into a cardboard box. Label the box so anyone disposing of it will know what is inside.

LifeHacker.com.

YOUR PHONE!

Losing or upgrading your phone could lock you out of your accounts, warns cybersecurity expert John Sileo. Many accounts use "two factor authentication"-to access these accounts on your computer, you must enter codes that are sent to your phone. This can render accounts inaccessible for days if the phone is lost, stolen or replaced. To avoid problems: Store the "recovery" or "backup" codes provided when you enable two-factor authentication somewhere safe, such as in a secure password manager like 1Password, Dashlane or Keeper.

John Sileo is a keynote speaker on cybersecurity and CEO of The Sileo Group. Sileo.com

Our customer's say it best...

"Nate provides excellent service and is always available for any help our organizations needs"
— *Kunjan P*

"Meagan, Super customer service"
— *Gerald Napier*

"Alex has been my agent for a handful of years and is always a pleasure to work with. He is very quick to respond to my phone calls or emails and is extremely knowledgeable"
— *Christine M*

"Aimee is an exceptional representative of our business and personal interests. A true professional who excels in even the most complex issues"
— *Eric S*

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
and you could

WIN A \$10 GIFT CARD

All correct answers will be entered into a drawing, and we'll select one winner.

Hint: Late night talk show host.

Last months winner:

Dan Quirk

it was, of course...Lady Ga Ga

No purchase necessary. Contest open to everyone.

HAVE A FUN AND SAFE

4th OF JULY

We appreciate your business and your generous referrals

ERIC L SEARLES
DACA PROPERTIES LLC
NORTHERN WESTCHESTER
AUTO BODY INC.
ROBERTA F CHANEY
ALBERT & SANDRA PARISI
ROZETTA S JOHNSON
ROBIN J WALLER
THOMAS L MCGRAIN
CHRISTINE A MANN
SCOTT J MANN
MARGARET M FINN
KIMBERLEY A BAKER
URANIA F PICADO

ALTAMIRANO
DESIDERIO RUIZ VALENCIA
KAUSTAV SARKAR
GINA M PORTELLA
THOMAS K LEBRECHT
CONNOR J PATCHEN
DANIEL GLAZIER
MUQADAS ATTALWALA
GIANNA M DECAMELLA
LEFTERIS SARGANIS
CALEB J DRAKE
MINUTE MAN PRESS
PECH ENTERPRISES INC
AUBREY TOTSLINE

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

No purchase necessary. Program open to everyone



Healthier You.

Braces are for grown-ups, too.

Changes to the mouth can make braces necessary even in middle age and older. Not just cosmetic: A misaligned bite can lead to malnutrition. Crooked teeth are harder to clean, which can lead to gum

disease. Bacteria can leak into the bloodstream and cause infection in heart valves. Gum disease bacteria also can lead to high blood pressure, diabetes, rheumatoid arthritis, osteoporosis, pneumonia and even Alzheimer's disease.

GOOD NEWS: Today's metal brackets are not painful the way braces were years ago...and clear aligners worn for 22 hours per day may be an option. Cost: Depending on the complexity of the treatment and area of the country, braces cost between \$5,000 and \$12,000 and are not covered by Medicare and only partially paid for under some insurance policies.

Sercan Akyalcin, DDS, PhD, head of orthodontics, Harvard School of Dental Medicine, Cambridge, Massachusetts. HSDM.Harvard.edu



BETTER SLEEP

Sedentary jobs and erratic work schedules threaten sleep health. Recent finding: Insomnia symptoms-difficulty falling asleep, interrupted sleep and daytime tiredness-were 37% higher among workers whose jobs involved long hours of sedentary work. Having a nontraditional work schedule, such as working a night shift, also negatively impacted healthy sleep habits, leading such workers to be 66% more likely to need frequent naps and/or to sleep in on weekends.

Study of 1,297 employees over 10 years by researchers at University of South Florida, Tampa, published in Journal of Occupational Health and Psychology.



Contact us for all your personal and commercial insurance needs:

Phone: 855-215-4242 Fax: 877-397-2856

Email: service@quintoninsurance.com



100 Erie Insurance Place
Erie, PA. 16530-0001