

# GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance

MARCH 2026

## WHAT IS GUARANTEED REPLACEMENT COST?

There are few things in life worse than losing your home to fire or a natural disaster.

Except, that is, discovering in the aftermath that you don't have enough homeowners insurance coverage to rebuild the house back to the way it was before trouble struck.

If you get guaranteed replacement cost coverage, that is unlikely to happen. Why? Because guaranteed replacement cost will pay for the full cost of rebuilding your house back to its previous size and specifications – right down to the granite countertops, custom bookshelves, and gleaming hardwood floors that you so love.

You can be rest assured that **Guaranteed Replacement Cost Coverage** will provide you and your family the money necessary to rebuild without requiring you to shell out any additional cash or make any compromises.

Guaranteed Replacement Cost

Actual Cash Value

Out-of-Pocket

### Key Differences and Considerations

**Coverage Gaps:** If you insure for market value instead of replacement cost, you may be severely underinsured if building costs rise.

**Market Fluctuations:** Market value can drop during a housing slump, but construction material costs and labor usually stay high or increase, making replacement cost a more stable measure for insurance.

**Higher Costs:** Rebuilding often costs more than the market value of the home, especially in lower-priced real estate areas.

**Land Value:** Replacement cost does not include the land, as it is not typically destroyed in a disaster, whereas market value is heavily influenced by the land.

**Contact us to review your coverage!**



## The Importance of Adapting Your Insurance to Your Business Growth

**Watching your business prosper and grow can make all your hard work seem worthwhile. As you enjoy your success, it is important to be aware that as your business grows, risk management considerations increase accordingly. You may need to revise your business insurance because of expansion or any of various other factors.**

### When Should You Adjust Your Coverage?

When businesses expand, they are likely to outgrow their original BOP packages. After reaching a certain growth threshold, a new insurance strategy may be required. As they begin earning higher profits, it will become more important to prioritize risk management and safeguard assets with the appropriate commercial insurance coverage.

Businesses are only eligible for BOPs when they employ fewer than 100 people and generate less than \$5 million in revenues. Even if a business is still eligible after significant growth, it is likely they will need additional customized insurance coverage for protection against new risk exposures. Any of the following situations should prompt a review of coverage needs:

**Hiring employees:** Most states require employers to carry workers' compensation insurance once the first employee is hired. You may also consider employment practices liability insurance (EPLI) for protection against employment-related claims such as discrimination or wrongful termination.

**Changing or adding locations:** If you relocate to a larger property after your business grows or add another location, it is essential to update your commercial property insurance to ensure you have the coverage you need.

**Acquiring vehicles:** Your business should obtain commercial auto insurance when it purchases its first vehicle for protection in case of accidents on the road.

**Renovating commercial property:** When you install new equipment, update structural features, or add additional space to your business property, your commercial property insurance coverage should be adjusted in accordance with the increase in overall value.

**Offering different services or products:** If new products or services are introduced to boost your company's profits, consult with our experienced agent to determine if you need policy adjustments or specialized liability coverage for protection against new risk exposures.

**Digitalizing operations:** Using workplace technology to digitize certain operations can increase company efficiency and promote growth and profits. It may also increase the risk of a cyber-attack and your need for cyber liability insurance.

**Meet with our knowledgeable agent to review your business insurance. We can help ensure your company has the coverage it needs at the lowest possible cost.**



What's INSIDE

COOPER'S Corner

Page 2



Did You KNOW

Page 3



Guess the CELEBRITY

Page 4





**John Schiffmacher**  
john@quintoninsurance.com

**What's the best book you've read?** *Poke The Box* by Seth Godin. *A great read about shaking things up, looking outside the box, and creating.*

**What's the best place you've traveled to?** Lake Kawakamak, Ontario. *Beautiful lake side cabin with family and friends*

**What's your favorite movie?** James Bond

**What's the most exciting part of your job?** Being able to help people understand how insurance works.

**Which historical (or famous) figure would you most like to meet?**

Steve Carell *is one of my favorite actors he's hilarious I'd love to meet him.*

**What's your favorite food?**

Tacos and any food I can put hot sauce on.

**Least favorite chore around the house?**

Folding laundry

**What's the one item you can't live without?**

My glasses. *Pretty blind without them.*

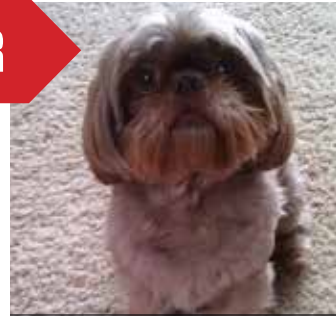


## YOUR TRAVEL

When the airline loses your bag. Your rights: Each airline has its own policy, but federal law holds the airline responsible for up to \$4,700 for lost, damaged or delayed bags on domestic flights. On international flights, it is about \$1,519. What to do: File a claim within 24 hours (in fact, it is best to do it before leaving the airport). Get a copy of the report and a claim number. If you are still traveling, ask for a stipend to buy a change of clothes and other necessities while the bag is being located. Self-defense: Hide an Air Tag or other tracker in your luggage. Take photos of the inside and outside of your bag before checking it. And do not check valuables or medications.

*Christopher Elliott, syndicated travel columnist and cofounder of Travelers United, a travelers' assistance nonprofit. Elltioo.org*

*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.

## What is Mortgage Protection Insurance?

Mortgage protection insurance (MPI) provides protection against financial disaster in case a breadwinner of the household dies before the mortgage is paid off. It can give you peace of mind, knowing that your mortgage will be covered if a tragic accident or illness leads to death or disability.

### How Mortgage Protection Insurance Works

When tragedy strikes, mortgage protection insurance can help save your home. You pay a set premium for the duration of the policy. If you should die during the policy period, the insurance company pays out a death benefit. In the case of a disabling injury, MPI makes it possible to continue making your monthly mortgage payments.

The type of death benefit depends on the type of policy you put in place. In the past, mortgage protection insurance was designed to pay off the outstanding balance on the mortgage. Today, many policies will pay

out the full amount of the original mortgage, regardless of how much you still owe. Beneficiaries can use the funds to pay off the mortgage in one lump sum or for any other purpose.

You can buy the policy when you purchase your home, or within a certain time period after closing. The time limit is generally 13 to 24 months, although it may be as long as 5 years with some companies. This insurance is typically issued on a guaranteed acceptance basis, which is valuable for people who have health issues and might be uninsurable or only insurable at a higher rate.

Pricing for mortgage protection insurance depends on the age of the insured, the size of the mortgage, and whether the insured is a smoker. If you are buying, or have recently bought, a home, Quinton Insurance can assist you with mortgage protection insurance.



## YOUR HEALTH



Better way to deal with puffy, itchy eyes. Rubbing itchy, burning, tired eyes can injure the surface of your eyes, harm your eyelids and lead to infections, especially if your hands are not clean. Other methods of relief: Orbital taps-gently tap the bone surrounding the eye socket with the index finger of each hand. This increases blood flow to the area to help drain fluid from puffy eyes. Cold compress-soak a washcloth in cold water, wring it out so it is not dripping and cover your closed eyes. Earlobe massage-odd as it sounds, rubbing the lobe of your ear with your index finger and thumb can sometimes soothe minor irritation.

*MindBodyGreen.com.*



## YOUR RETIREMENT...

**NEW ENGLAND MAY BE THE BEST RETIREMENT REGION,** reports financial analyst Stephen Kates, CFP. A Bankrate.com poll that ranked states based on retirement destination priorities found that the Sun Belt scored poorly while New Hampshire and Maine came out on top, followed by Wyoming, Vermont and Idaho. Neighborhood safety and health care quality boosted New England...while rising home insurance costs and natural disaster concerns somewhat reduced the Sun Belt's traditional affordability and weather advantages. Retirees who want warmth could consider Virginia, the only southern state to rank highly.

*Stephen Kates, CFP, is a financial analyst for Bankrate.com.*

## In honor of the Olympics,

...here's one that didn't quite make the USA Curling Team... here is Quinton's own Joe Alloco CFO trying his hand at curling during a Quinton team outing!

# WELCOME TO OUR NEWEST CLIENTS

JORDAN LYND  
WOOL DATA INC  
212 REALTY E. 34TH LLC  
WALKER HOMES LLC  
BARBARA J SECOR  
AYLA R COLOMBO  
DAKOTA R SHARP  
RACHELLE E MILLER  
BRIAN T SEERY  
BRENDA J CASSERINO  
MANJITA RAI  
AMANDA E CONNOR  
BURNS  
JOHN CAVALLARO  
RODNEY MOON  
MADISON R COLLINS  
SIDHARTHA RISHI  
SHILPA SAGAR  
JAMES HENRY  
WILCZEWSKI  
JERRI L MARCHI  
OLD MILL LAWN  
SPRINKLERS LLC  
BROMANTE LANDSCAPE  
BARROWS SEPTIC  
SERVICES AND WELL  
DRILLING, LLC

M & M FISHERIES INC DBA  
L & L WHOLESALE BAIT  
WHITESTONE  
DEVELOPMENT GROUP  
LLC DBA RY-GAN  
PRINTING & GRAPHIC  
COMMUNICATIONS  
RESOURCE, LLC  
MONARC HOLDINGS INC.  
GREENSNAP  
LANDSCAPING & DESIGN  
MAQSOODI REAL ESTATE  
BASIN TECH CENTRE, LLC  
EAGER BEAVER CAR WASH  
GUCKERS OPERATION, LLC  
ROBYN PARSONS  
AIDEN C AMADORI  
BOXWOOD HOTEL  
HAMPTON INN  
HAMBURG HOTEL  
MAPLE COURT MOTEL INC  
NEELKANTH HOTEL, LLC  
HOLIDAY INN EXPRESS  
HAMPTON INN  
SANDALWOOD HOTELS  
HAMBURG LODGING, INC.  
SCOTTISH INNS

ADAM & KATHERINE  
KLEEH  
GORDON JR JESSUP &  
CATHERINE B ROBERTSON  
JAMES E LEDDON  
MICHAEL S GRAHAM &  
KAREN B GRAHAM  
UMEYA L HANSEN  
HILLARY GOLDMAN  
MARTHA & JAMES LACEY  
MARISA IACCARINO &  
ANTHONY JERRY CESARINI  
TREVOR R LAZINSKI  
KALAN JILES KRINER  
STEPHANIE LYNN KRINER  
STEFANIE J KLEMP  
KATHERINE ESCALERA-  
RIVERA & DAWLING  
DIONISIO SANTOS  
LINDA J GAZZOLA  
LISA C HUMPHREYS  
VERONICA N JACKSON  
KAYLA E HANSEN  
PATRICIA M ERHARDT  
RAQUEL A LOPEZ  
LACEY L DELLAHOY  
JO ANN DATTILO

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

## Protecting Your Head

The human brain has the consistency of gelatin, and it can be severely damaged if it's forced against the inner walls of the skull by violent blows to the head or sudden acceleration.

The U.S. Centers for Disease Control and Prevention estimates that 4 million people get concussions every year. Brain injuries, like concussions, can lead to long-term damage.

**Here are some common warning signs:**

- Severe Headaches, Dizziness, Vomiting, and Trouble Concentrating.

**Severe symptoms include:**

- loss of consciousness, blurred vision, confusion and unresponsiveness.

If you experience any of these symptoms, go to an emergency room immediately.



# DID YOU KNOW?

## BEWARE OF INSURANCE "FRAUD INVESTIGATORS."

According to the FBI, scammers are contacting patients while posing as investigators for health insurance companies, tricking victims into disclosing personal health and financial information. Self-defense: Always be skeptical of unsolicited texts or e-mails in which the sender asks for personal information. Use strong passwords and multifactor authentication. Keep your antivirus software up to date.

*TomsGuide.com.*

## CONSIDER REFINANCING...

If your mortgage rate is above 7%, says mortgage expert Keith Gumbinger. The average 30-year fixed mortgage rate recently dipped under 6.25%, well below 2023's peak of around 7.75%. The traditional rule of thumb is that refinancing makes sense when mortgage rates are at least one percentage below a homeowner's current rate, give or take, assuming that homeowner is not selling the home soon. A refi calculator such as the one at HSH.com can provide clarity. Waiting for mortgage rates to fall further is a gamble-rates could rebound.

*Keith Gumbinger is vice president of New Jersey-based mortgage-information company HSH Associates. HSH.com*

## YOU CAN BUY SOMEONE ELSE'S VACATION.

Several websites now serve as clearing houses for nonrefundable vacation trips that would otherwise go unused because the original purchases have had to cancel their plans. Lucky travelers who buy the trips usually save 20% to 30% off the original price. Such deals are legitimate as long as they are not forbidden in the original contracts.

**Note:** Changing names in an airline reservation can sometimes be problematic, especially if there are children involved, so call the airline before purchasing. Travel marketplaces to check: **SpareFare.net...RoamerTravel.com...PlansChange.com...TransferTravel.com.**

*The Wall Street Journal. WSJ.com*



# REFERRAL PROGRAM 2026

Refer your friends and family to Quinton Insurance and for every referral we will send...

**\$25** Gift Card to YOU

**\$25** to  **WOUNDED WARRIOR PROJECT**

We will ALSO enter YOUR name into our **MONTHLY** drawing to **WIN an iPad**

...whether they buy insurance from us or not.

There is no limit to the number of entries. Refer 10 friends to us and YOU get 10 chances to win!

## We appreciate this month's wonderful referrals

- DAVID GUCKER
- JORDAN LYND
- BRIAN SEERY
- JULIANA ZAZZARA
- UMEYA HANSEN
- ROBYN PARSONS
- TREVOR LAZINSKI
- JOHN CAVALLARO
- JAMES WILCZEWSKI
- KARI NEWMAN
- RONAK PATEL
- RODNEY MOON

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

"Always a great experience working with Michael & all of the Quinton staff. They are knowledgeable, and very responsive. Michael always has our best interests in mind and I highly recommend."

— **Precision Pools**

"I had a wonderful experience with Karen! She was very thorough and explained every step in a way I could understand. She helped me get the best insurance for my money while being extremely friendly and personable. She's a great asset to your team and I know if I have any questions or concerns that she'll take care of them! Thank you so much Karen!"

— **Amanda C**

"Agent Mark Adam's who I've spoken to in the past was eager to assist me. I was able to send the requested documents with my phone and remarkably got a text back within a half hour. I received a claim number and all the necessary information on how to proceed. Excellent friendly service!!!"

— **Donno L**

**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.

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

Download ERIE's mobile app.



## GUESS THE CELEBRITY

**FROM THIS CHILDHOOD PHOTO?**

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 was...

**Sharon Marlin**

**it was...Keanu Reeves of course!**

No purchase necessary. Contest open to everyone.



## TIRED OF WAITING!

Did You Know...the average person spends two weeks of their life sitting at traffic lights.

**FIRST DAY OF SPRING**  
TUESDAY, MARCH 20TH



**Contact us for all your personal and commercial insurance needs:**

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

Email: [service@quintoninsurance.com](mailto:service@quintoninsurance.com)



100 Erie Insurance Place  
Erie, PA. 16530-0001