



MAY 2026

GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance



Home improvement projects...

Spring is the kick off to renovation season. As a rule of thumb, any projects that would change how much it would cost to rebuild your home by \$5,000 or more, say like building an addition, a significant upgrade to a kitchen, or finishing part of your basement should be discussed with your agent.

Why is it important to keep my agent in the loop?

Because nobody likes surprises, especially when a claim happens. So the better information we have on your home, the easier it will be to settle a claim.

Also, some homeowners insurance policies have provisions in them that allow the insurance company to deny or limit coverage for improvements that the insurance company was not made aware of. So it's always best to be proactive and let your agent know if anything big has changed.

Give us a call. We'd love to see what you've done with the place!



SPRING CLEANING AT THE CABIN

It's time to open the cottage or cabin...and the dreaded Spring clean-up. But there's no reason it has to be all scrubbing and no hot-tubbing.

Here is a short to do list:

Inspect your deck boards

Bare feet on a splintered deck are no fun. Look for worn or splintered boards, and if you're planning to reseat your wood, be sure to replace the splintered boards first.

Clean your deck or patio

Mix all of the eating, drinking and cooking that happens on a cottage deck with constant exposure to the elements, and you've got a recipe for moss, mold, mildew, and dirt build-up. Clean it with a ready-to-spray bleach-free cleaner like Scotts Plus OxiClean Outdoor Cleaner, which is biodegradable and phosphate-free, so it won't harm your cottage flora.

Clean your outdoor furniture

No one wants to sit on filthy, moldy outdoor furniture. Give them a good wash with an environmentally safe cleaner.

Clean your cottage exterior

From cobwebs to bird droppings. To remove built-up dirt and stains from mildew, and mold, pair your garden hose with a ready-to-spray outdoor cleaner, and spray from top to bottom to make sure runoff doesn't resoil areas you've already cleaned.

Clean your cottage windows

To clean like a pro, use warm water, a bit of dishwashing detergent, a rag, and a window scrubber. Use the rag to wipe down window frames, and then use the scrubber to clean the panes, finishing with a rubber squeegee. Be sure to wipe off the squeegee after every pass, and give the window a final wipe with a microfibre cloth when you're finished.

Inspect your gutters and roof

Remove any debris that may have collected in your gutters over the winter and ensure that your [downspouts] aren't clogged. High winds and ice buildup can damage your shingles. Look for damaged flashings, asphalt grains in your gutters, and other signs of warping or rotting.

Clear fallen branches

Heavy snow takes a toll on trees, and for your first weekend back at the cottage, you can expect to find fallen branches everywhere. The good news is that you've got plenty of firewood for your first batch of s'mores!

Covers on shrubs and trees

Once you're sure that Jack Frost is gone for good, you're free to remove any protective coverings you may have wrapped around smaller shrubs and trees you planted.

Clean in and around your fire pit and or barbecue

Scoop out and dispose of excess ash, clean your BBQ with a hose, some soapy water, and elbow grease, then check the gas hose for cracks. Cut any vegetation that has grown up around or over the firepit so it is not a fire hazard.

That's a great start...now there is the inside to deal with! But first, grab a drink, fire up your barbecue, and enjoy your outdoor space. You've earned it.



What's INSIDE

COOPER'S Corner

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Did You KNOW

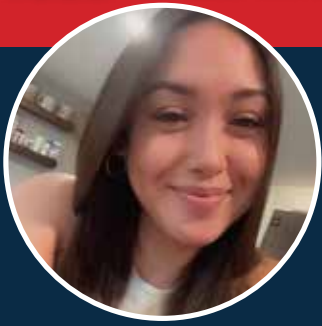
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Guess the CELEBRITY

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Loryn Maher

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- What's the best place you've traveled to:** Sedona
- What's the most exciting part of your job?** Being able to promise our clients that they will be covered on that bad day
- What's your favorite food?** Sinigang (Filipino dish!)
- What's your favorite movie?** Top Gun
- Do you have any hidden talents or hobbies?** I can play the piano, and I am a precision long range shooter!
- Do you have any pets?** I do! I have a Long Haired German Shephard named Koda and 2 cats!
- What's your favorite thing to do on the weekends?** Go to the range!

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.

Common Sense Pet Travel

I get SO excited when I get to go in the car with my owners...especially if we are going to the dog park or to get ice cream! But, just like them...I want to be safe! Here are some sensible tips to keep us safe and sound, whether we are going just around the corner or across the State:

- **Squeeze the breeze.** Although we tend to smile at the sight of a happy dog with its head out the window, it's not an ideal way to ensure pet safety. While there are obvious dangers from collisions or unexpected jolts, don't forget that dirt, debris and even insects can strike your pet at a high speed, causing injury to the nose, mouth, eyes and ears.
- **Secure your precious cargo.** The safest location for a pet container is on the floor of the car behind a seat. Unless otherwise recommended and demonstrated by the manufacturer, such containers should not be seat-belted in place. Pets should never be allowed in the front compartment of the car or anywhere else where airbag deployment could cause severe injury. If using a barrier, make sure it's firmly anchored according to the manufacturer's instructions.
- **Be prepared.** Be sure to pack extra food, treats, toys, collars, leashes and water. Water content changes from

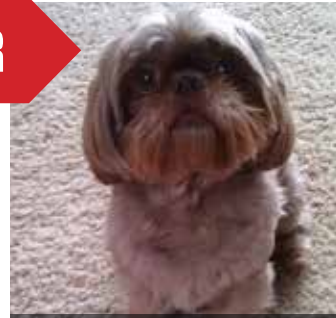
city to city, so bring bottled water or bottled tap from home to prevent any digestive troubles. You should also bring medical records, medications and identification, including pictures of you with your pet.

- **Keep your companion close.** Never leave us unattended in a car. It's a health risk (and often a crime) to leave a pet in the car, especially in warm weather. It's also an invitation for thieves, even if the pet is alone for only a moment. The American Kennel Club® reports that dog thefts, including incidents of pets being snatched from parked cars, are on the rise...YIKES!!!!

Traveling with your pet should be an enjoyable experience. With a little extra planning and precautions, we can ride in style - and with ease. Add an additional level of safety to your route by protecting yourself, your property and of course, your pet, with a policy from Quinton Insurance.



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



YOUR PETS...

Pets provide as much life satisfaction as being married or meeting regularly with loved ones. The social and emotional support provided by pets contribute directly to pet owners' mental and physical well-being.

Study of 2,500 British households by researchers at University of Kent and London School of Economics, published in Social Indicators Research



MOVING COMPANY TRAPS & HIDDEN COSTS

Estimates made over the phone are likely to be inaccurate and may be scams-have movers visit your home and get estimates from at least three companies. Additional fees can raise costs-for instance, packing and unpacking, temporary warehousing and specific-date delivery. Movers that insist on a deposit probably are scammers-up-front payments may disappear. Cardboard boxes-save by getting them for free from liquor stores and other retailers or look for giveaways on Craigslist. Moving permits may be required to park the moving van. Check the website of the city you are moving to. Full-value coverage can be costly, but it requires movers to pay replacement value for lost or damaged goods. Hidden costs or renting a truck to move on your own-these include gas charges per mile driven, damage coverage and supplies such as furniture pads

Experts on moving, reported at GoBankingRates.com.



Has your car been recalled?

Subaru, Jeep, Kia, Volvo, Mercedes-Benz and Nissan all have had recalls recently-including for problems that could set the car on fire. To make sure you do not miss important safety recalls: Download the National Highway Traffic Safety Administration's free app SaferCar available for Android and iOS. When a recall is issued for any car you drive, the app will let you know.

National Highway Traffic Safety Administration, Washington, DC. NHTSA.gov



designed to perform at their best in cold and wet conditions. When driven during the summer your snow tires will:

- Wear down over 50% faster when driven on warm, dry roads. This happens because the rubber compound of the tire is softer in a winter tire.
- Increased risk of blowing a tire: the ingredients used to create a winter tire are not effective enough at handling heat, so the potential for over inflating your tire or having it blowout are increased.
- Decreased traction and handling: with the softer rubber compound a winter tire will not deliver a good driving experience in the summer.
- Make noise! Snow tires are nowhere near as smooth and quiet as summer tires.

Changing your tires from Winter to Summer helps protect you and your vehicle.

When Should I Change My Seasonal Tires?

We recommend switching out your winter tires when your local area is experiencing a steady temperature of around 41-44 degrees Fahrenheit.

Do You NEED to Change Winter Tires during the Summer?

The short answer is yes. Winter tires are

WELCOME TO OUR NEWEST CLIENTS

ISLAND SEAFOOD
TRANSPORTATION INC
SMJK LLC DBA STANLEY
STEEMER OF PA
3 THORBURN AVE INC
CCC LEASING CORP
SALVI CONTRACTING, LLC
MURIEL SEARLES
ANILKUMAR P PATEL
LON G PARISI
TIMOTHY VOLKMAN &
TRACY VOLKMAN
JOSHUA BULLARD
LUCIANO A PIETROPAOLO
ANTONIA TORRES &
HECTOR I RODRIGUEZ
JESSICA PARKER
THOMAS E BUSHART &
BONNIE J BUSHART
CHRISTOPHER J BRESCIA
DANIEL & RANDI KLEES
ZAKIR H CHOUDHURY &
RUBARNA BEGUM
SHAILESH & MICKY S PATEL
TATIANA WALLNER
ASHLEY S BOLDING
JOHN R STEINKRAUS

MICHAEL P STRATTON
TIMBER STONE
DEVELOPMENT LLC
SPEZIO PROPERTY
SERVICES, INC
THE WASH FACTORY LLC
SRC ACQUISITIONS LLC
80 WEST AVE HOLDINGS
ISLAND COLLISION REPAIR
ISLAND COLLISION REPAIR,
CWS ARTWALK CAPITAL,
DAVID R CRAIG &
KIMBERLEY A CRAIG
JAELEE A ROWE
PHILIP N BYNOE
ZACHARY
BRENDENTAYLOR MOXLEY
MICHAEL CORRADO
DBA MPS HEATING & AIR
CONDITIONING
CHRISTOPHER J RHEESE
ISABELLE L STEVENS
SAMUEL & ALEXIS J
CEDENO-SEVERSON
GERALD J HALEY JR
JOHN R SARRATORI
KIM E SARRATORI

WILLIAM RENNINGER &
BIYANG SUN
MOLLY K TREVAIL
ANTAR N CHOWDHURY
JOSHUA SAELI
TICK & MOSQUITO
SPRAYING OF LONG
ISLAND NY LLC
MATTITUCK PLUMBING &
HEATING CORP
HAMPTONS TENNIS
COMPANY INC
MAQSOODI REAL ESTATE
JOHN STRUBLE
PRESTIGECARENY CORP
WILLIAM CHAPMAN
JULIA ALEXANDRA LEVAN
HECHT HOLDINGS LLC
BERTRAND MANAGEMENT
ABLE LOCKSMITH INC.
ABAID & PATSALIS OD PC
DBA BAYRIDGE FAMILY EYE
CARE ASSOCIATION
8005 SHERIDAN DR LLC
STAYBRIDGE SUITES
WILLIAMSVILLE BUFFALO
8005 SHERIDAN DR 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.

Distracted Driving

Preventing Distracted Driving

Distracted driving occurs whenever you engage in an activity behind the wheel that takes your attention off the road. Consider these tips for preventing distracted driving:

- Never talk on your cellphone or text while driving.
- Avoid reading maps or directions as you drive.
- Limit your conversations with passengers.
- Don't smoke, eat or drink while you are driving.
- Never touch up your makeup or hair in the rear-view mirror.
- Only adjust the radio when you are completely stopped.
- Don't allow animals to sit on your lap while driving.



DID YOU KNOW?

Music before bed helps you sleep better

Participants in a recent study who listened for five days to happy music...five days to sad music...and five days to pink noise before bed found that both types of music improved sleep quality and feelings of well-being the next morning. Listening to pink noise did not show the same result.

Study of 62 young adults by researchers at Singapore Management University, published in Psychomusicology: Music, Mind and Brain.



BEWARE...Watch out for courier scams

Victims are told that a loved one is in legal or medical trouble and needs immediate cash...or that they themselves are at risk of criminal charges unless they can prove they are identity-fraud victims by liquidating their accounts into gold or cash and putting those assets into a "government-owned" account. A "courier" shows up to carry the money or gold to the distressed loved one or a government bank. Americans have lost more than \$186 million to courier scams.

FBI.gov.



Older Adults Like Tech as Much as Younger People.

But unlike younger generations who are drawn to tech for its own sake, older adults are more inclined to use it when there is a practical application. Examples: 28% of older Americans own a wearable fitness device and 77% of wearable owners use the device daily. One-third of older people own voice activated home assistants, such as Amazon Echo and Google Nest Audio.

AARP.org.





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!

No purchase necessary. Contest open to everyone.

We appreciate this month's wonderful referrals

- LAURA MULLER-KUEHN
- MEGANE NGANMO
- BARBARA BOLGER
- THOMAS BUSHART
- ZUZANNA RAFALOWSKA
- SUSAN TKACH
- TATIANA WALLNER
- JAYVEN ORTIZ
- ELIEZER LAZA
- VICKI JAMES-MILLER
- THOMAS LOOBY
- CHRISTOPHER LAURY

Our wonderful customer's say it best...

I had an awesome experience working with Alex Vivinetto at Quinton Insurance. In an hour's time he helped me find a top-rated company, and helped me cancel a current policy. He was friendly, professional and informative. With his help I was able to save at least \$500. I would highly recommend Alex and am happy I found him. — Joni Dattilo

Stacey was incredibly professional and helpful throughout the entire process. She was always responsive, patient with my questions, and genuinely willing to go the extra mile to assist me. Even when my claim didn't work out as hoped, she followed up personally and showed real care for her clients. It's rare to find someone so attentive and supportive—highly recommend working with Stacey. — Thomas Jiang

We would like to thank the team at the Quinton Agency for their diligence in finding our mutual client coverage at a reasonable price. Even more important is their responsiveness to requests. Thanks for the great service !! — Kim Wolff

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.

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...

Ken Stratten

it was...Finn Wolfhard

No purchase necessary. Contest open to everyone.

MEMORIAL DAY
MONDAY, MAY 25, 2026



Contact us for all your personal and commercial insurance needs:
Phone: 855-215-4242

Fax: 877-397-2856 Email: service@quintoninsurance.com