GOOD NEWS TODAY

A Newsletter For Friends & Clients of Quinton Insurance

OCTOBER 2026

October HALLOWEEN SAFETY TIPS

- Lookout for children
- Keep walkways clear and safe
- Give trick-or-treaters a flashlight to use
- Walk in groups to be safe and be seen
- Keep pets indoors to avoid bites
- Keep outdoor lights on to avoid falls
- Get a grown up to inspect your candy
- Don't be a scary driver
- Don't leave candles unattended

Have a safe, fun and happy Halloween from all of us at Quinton Insurance.

Our wonderful customer's say it best...

I highly recommend using Alex for your insurance needs. He is very knowledgeable and will take the time to make sure you have the right coverages, while saving you money. — J MG.

When my former car insurance increased again and agian I had enough. I researched other companies but it was so time consuming and confusing that I decided to get an expert.
I was referred to Mr. Ortiz and could not be happier at the outcome.
Not only did he save me a substantial amount of money he also obtained better coverage.
I highly recommend this company and Mr. Ortiz.
— Jack P

Andrew always gets me my certificates on time and is just great! Thanks Quinton!!! — **Alexis Sweny**

Excellent service, very human and always available. Stacey was the best, very patient and helpful.
— **Yurileysi Cruz**

Have had Quinton Insurance as agent for 34 years top rated...recommend highly — **bob rowe**

Thank You
for choosing Quinton Insurance

FLOOD RISK IS CHANGING. IS YOUR BUSINESS PROPERLY PROTECTED?

Flooding is no longer a problem limited to coastal communities. Businesses across the country are experiencing flooding from heavy rainfall, flash floods, overflowing waterways and stormwater runoff—even in areas that have historically been considered low risk.

At Quinton Insurance, we believe one of the biggest mistakes a business owner can make is assuming, "We're not in a flood zone, so we're covered."

The reality is that flood risk is more complicated than a map can show. FEMA flood maps are important tools for identifying flood hazards, but they don't tell the entire story. FEMA itself recognizes that flood risk can be influenced by changing conditions, property characteristics and different sources of flooding.

Don't Wait Until After the Water Rises

A flood can do far more than damage a building. It can destroy equipment and inventory, interrupt operations, restrict access to your property and create significant business-income losses.

That's why reviewing your building values, contents, equipment and business income exposure is so important. Rising construction and labor costs can also mean that insurance limits that were adequate several years ago may no longer be enough.

There May Be More Options Than You Think

The private flood insurance market can provide businesses with alternatives to traditional federal flood coverage, including different limits, deductibles and coverage options depending on the property and insurer.

At Quinton Insurance, we don't believe in simply checking a box and assuming you're protected. We take the time to understand your business, evaluate your exposure and explore coverage options designed around your specific needs.

Don't wait for a flood to discover the gaps in your insurance program.

Contact Quinton Insurance today for a flood insurance review. Let us help you understand your exposure, identify potential coverage gaps and determine whether your current protection is enough to help safeguard your business when the unexpected happens.

QUINTON INSURANCE

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MEET YOUR TEAM

Nate Perry

nate@quintoninsurance.com

Favorite food: Thai food
Favorite movies: What about Bob, Funny Farm, Plains Trains and Automobiles, Robin Hood Prince of Thieves
Dream vacation: Amalfi Coast
Favorite pastime: Travel to San Francisco
How I got into insurance: Gordon asked me to be his new business director when I was 23

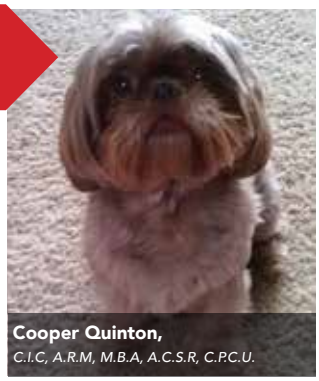
Thank You
for choosing
Quinton Insurance

Worried your EV will catch on fire?

The risk of an electric vehicle catching fire is about the same as for an internal combustion engine vehicle, says auto expert Karl Brauer. The difference is that it is more difficult to put out an EV fire because of the chemicals in its battery. Be safe: Avoid fast charging a hot vehicle on a hot day. Chemical fires are notorious for restarting when you think they are out. If you experience an EV fire, isolate the vehicle for several hours after the fire has been extinguished.

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

COOPER'S CORNER



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

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 YOU PROVIDE SOME TIPS FOR ESTIMATING THE VALUE OF MY HOME?

Here are some tips to help you estimate your home's value:

- **Check the latest building codes in your community.** If your home is severely damaged, you might have to rebuild it to comply with new building code standards which may require a change in design or building materials.
- **Do not insure your home for the market value.** The cost of rebuilding your house may be higher (or lower) than the price you paid for it or the price you could sell it for today.
- **Increase the limit of your policy if you make improvements or additions to your house.** You may upgrade features in your home to fit your tastes and lifestyle. These enhancements can significantly increase the replacement cost of your home and you are required to notify your insurance company so as not to have a problem in the event of a claim.
- **Some banks require you to buy homeowners insurance to cover the amount of your mortgage.** Make sure it's also enough to cover the cost of rebuilding.

To find more or to get a quote, Please give my owner, Gordon, a call today at 800-454-1970

Cooper

HOMEOWNERS LIABILITY

Did You Know? According to the Insurance Information Institute, **dog bites accounted for $686 million** in homeowners insurance liability claims paid out in the United States.

Use these 5 tips to lower your and your kids risk of getting bitten:

- Never pet dogs without allowing them to smell you first.
- Do not approach a dog that you do not know.
- Do not turn your back to a dog and start to run away if you feel threatened, because their natural instinct is to chase and catch you.
- Avoid disturbing a sleeping or eating dog, as it may bite out of fear.
- Always leave dogs alone if they are playing with toys or caring for their young.

Use these tips on your dog

- Introduce your dog to various situations and people so that it will not be nervous in new social circumstances.
- Teach your dog to act properly at all times. When the dog exhibits signs of aggression, even in a playful manner, put a stop to it.
- Do not bring your dog into social situations if you are unsure how it will react.
- Spay or neuter your dog to reduce its desire to roam and become aggressive with other dogs and humans.

Safety First

If you are in a situation where you feel threatened by a dog, do not run away. Instead, do not look the dog in the eye and remain motionless with your hands at your sides. When the dog loses interest in what you are doing, slowly back away.

If a dog tries to bite you, place an object between yourself and the dog, such as a jacket or purse. If the dog forces you to the ground, curl up into a ball and cover your ears with your hands until someone comes to assist you.

Call US today to review your homeowners insurance policy to help ensure you have the liability coverage you need at the best available rates.

HALLOWEEN SAFETY TIPS

The night is quickly approaching when the streets will be filled with ghosts and goblins, not to mention princesses and fairies. As always, there are a few important Halloween safety guidelines that should be observed to ensure the night runs smoothly.

Around the House

Many people enjoy transforming their homes into eerie scenes. Be sure to keep the path leading up to your door free of obstacles for the little ones, especially those with masks who might have trouble seeing in dim light.

Keep pets indoors on Halloween to protect them from hazards and preventing them from being aggressive to visitors.

Before you light those candles in your pumpkin, consider using inexpensive safety glow sticks. Nothing says spooky like a glowing green jack-o-lantern!

Costumes

It is important that when helping a child pick out a costume, safety should be the main concern.

- Accessorize with a flashlight!
- Wear a costume that is properly fitted to reduce the chance of tripping on it.
- Wear a light-coloured or bright costume, reflective tape or arm bands to heighten visibility.
- Select a costume that is constructed from flame-retardant materials.
- Make sure your vision is not restricted. Consider completing your costume with make-up rather than masks. Masks may require that the eye-holes be cut larger for the sake of good peripheral vision.
- Shoes should fit properly even if they do not go well with a costume.
- If a child's costume requires the use of props, such as a flexible-plastic sword, make sure the sharp tip is cut or filed round.
- Glow sticks are also an excellent method to increase a child's visibility. You might want to consider creating a fun necklace with string to ensure they will want to wear as part of their costumes.

Some Rules for Trick or Treaters

- Bring a flashlight.
- Walk instead of running.
- Stay on the sidewalks (If there is no sidewalk, walk on the left-hand side of the street facing traffic).
- Avoid jaywalking.
- Do not cut across lawns or take short-cuts.
- Take masks off when walking from one house to the next.
- Do not go inside houses and do not get into unknown vehicles.
- Only visit houses that are lit.
- Stay away from animals you are not familiar with.
- Vandalism is not just a "trick" - it is against the law and has consequences.

Have a safe and ghoulishly good Halloween!

DID YOU KNOW?

Sleeping with the TV on...

May lead to weight gain, warns Dale P. Sandler, PhD. Recent finding: Women who slept with TV or other lights on were 17% more likely to gain at least 11 pounds over five years than women who slept in darkness. And those women were 30% more likely to become obese. Self-defense: If you watch TV in bed, set a timer to turn it off automatically.

Dale P. Sandler, PhD, is chief of epidemiology branch at National Institute of Environmental Health

Video Gamers...

are older than most people believe? There are 164 million US adults who play video games for more than one hour a week. The median age of a US gamer is 33... and there are as many people age 50 and older playing video games as there are people 18 and older.

Study by Ipsos for the Entertainment Software Association, reported in USA Today.

Your Dog and STRESS.

Dogs mirror their owners' stress. Dog owners have long believed that that their pets reflect their owners' anxieties. New research confirms this-among dogs that live indoors with their owners, concentrations of the stress hormone cortisol are higher or lower based on the owners' stress levels. Basic owner personalities also are important-owners who scored higher on a scale of neuroticism tended to have dogs with lower cortisol levels, possibly because neurotic owners seek more comfort from pets and interact with them more-making both dogs and owners more relaxed.

Lina Roth, PhD, assistant professor of zoology and ethnology, Linkoping University, Sweden and leader of a study published in Scientific Reports.

When is the best time to switch over to Winter tires?

44.6°F is an important temperature for all season tires because of the way the rubber compound reacts: above that temperature, the compound used in all season tires will be flexible allowing for shorter stopping distances and giving drivers greater control over their vehicles. Below that temperature, however, drivers will be able to feel that their all season tires become stiff, resulting in longer braking distances in cold, wet and snowy conditions. Winter tires allow for drivers to be prepared for not just cold weather, but the snow, slush, freezing rain and ice that are part and parcel of winter where we live.

A good set of tires will help keep you and your family safe. Book an appointment with your local tire store today.

BEWARE!

Worst hiding spots for valuables:

Bedroom closet: thieves check shelves, clothing, even pockets. If you have valuables, put them in a box with a boring name, such as "old baby clothes."
Dresser drawers: if you use them, put valuables in socks, not jewelry boxes.
A portable safe: thieves will carry it away!
Medicine cabinet: thieves will search for drugs and find jewelry or cash.
Freezer: thieves know this a common hiding place and look for anything that does not seem to belong. If you use it for valuables, put them in something such as a used frozen-fruit bag that will not stand out.
Vases: Use a vase only if you put flowers or a plant in it so it looks used.

Roundup of security experts, reported at RD.com.

PET FIRE SAFETY

When it comes to fire safety, there's no such thing as being too careful. If you share your home with a furry friend or two, pet safety should be a priority when you're planning for a potential emergency.

1. **Prevent fires before they start.** Pets contribute to the start of approximately 700 home fires each year.
2. **Buy a pet-rescue alert sticker.** Stickers are easy to find — most online pet product stores sell them
3. **Smoke detectors save lives!** But only if they are working. Your pet, and family, will thank you for it.
4. **Know where to find your furry BFF.** A moment's notice may be all you have in an emergency, so make sure you know all the places your cutie likes to hide.
5. **Practice routes of escape.** Make sure you've got an emergency plan — and do a dry run with your pet.
6. **Safe haven** Make a list of preferred kennels and boarding facilities, or hotels that allow pets.
7. **Keep your leash and emergency kit near an exit.**
8. **Make sure your pet is easily identifiable.**

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.

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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 months winner was...

Kathleen Vernam

it was...Jodie Foster

No purchase necessary. Contest open to everyone.

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2700 Elmwood Ave
Rochester, NY 14618

Contact us for all your personal and commercial insurance needs:
Phone: 855-215-4242
Fax: 877-397-2856 Email: service@quintoninsurance.com