

Inside

This Issue

Preparing for a Superstorm pg 1
Teen Driver Corner pg 2
Spencer Presents Weldon Fire Company Check pg 2
Are You Getting Our Email Alerts? pg 2

DID YOU WIN

"Dinner for Two?"

See Page 3 to find out if you won!

Thank You!
Thank You! pg 3
Agency News/
Client News pg 3
WIN, WIN, WIN! pg 3
Emergency Contact Disaster Preventer pg 4
Spencer Life Rates and Questionnaire pg 5
Spencer Referral Reward\$ Program pg 6
Circle of Safety Update pg 7
Share Your News pg 8

Spencer Insurance Agency

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YouTube LinkedIn

MONTGOMERY MEDIA



"Best Insurance Agency"
"Best Life Insurance Agent"

"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

What you should do NOW to prepare for a Superstorm like Sandy.

The Southeastern Pennsylvania area was fortunate compared to our neighbors in New Jersey and New York. If you have a home down the shore then you were most likely affected in some way by Superstorm Sandy. The companies Spencer Insurance Agency represent did an outstanding job. Many of our clients gave them high marks.

What impact will Sandy have on your homeowner's policy and what can you do to mitigate losses from the next Sandy?

Even before Sandy, insurance companies in Pennsylvania were struggling with the increase in losses due to weather and in particular, thunderstorms, in our area. In the last three years we have seen numerous wind, hail, water, flood, and tree damage from these storms. Homeowner's insurance rates are inadequate to handle the trend of these storms.

Why should you care? If you have a home in Florida or on the New Jersey coast, you know the limited choices you have when purchasing homeowner's insurance. If insurance companies in Pennsylvania do not make a profit then they will stop offering homeowner's insurance. Competition will decrease causing prices to rise, reduction in coverage, and poor claim service.

You should expect rates to increase, so what can you do to limit your premium increase and mitigate future losses? The first thing you need to know is that your Homeowner's Insurance Policy is not a home warranty. Homeowner's Policies reimburse you for sudden, unexpected and accidental losses to your home, not wear and tear. The second thing you need to know is that if you have not had a loss you are most likely getting a substantial loss

free credit on your homeowner's policy premium which could be as much as 20%. Like auto policies, when you file a claim you will be surcharged for that loss even if it was your first claim in 10 years (Please don't shoot the messenger!)

Things you should consider on your homeowner's policy:

- Review your policy with us to make sure you have the appropriate coverage.
- Consider increasing your deductible or adding a wind deductible.
- Consider purchasing flood insurance even if you are in a preferred flood area.
- Schedule your valuable property on a separate policy.
- Check the amount of "Water Backup" coverage you have on your policy.

Prepare your home now:

- Inspect your roof, flashing and siding. Replace your roof or flashing if it is old and worn.
- Prepare your basement before flooding occurs. Raise items stored in the basement, make sure your sump pump has a battery backup, and think twice before making your basement a living area.
- Landscape your home to help absorb water and keep water away from your home.
- When you have a loss make sure you correct the problem that caused the loss so it does not happen to you again.

Our goal is to make sure you have the proper coverage at a very competitive price. Having to file a claim is an unpleasant experience even if you have the proper coverage. Avoid the hassles of a claim by making repairs to your home now to avoid claims. Call us if you have any questions about or would like a review of your insurance.

-Charles J. Spencer, CLU

Be sure to friend Spencer Insurance on Facebook to get valuable tips. Follow Charlie on Twitter.

News and Tips to Make Your Life Easier, Safer, and Happier...

Teen Driver Corner

Does your teen driver know what to do if in an accident? Do you remember your first accident? Do you remember the stress? Parents need to help prepare their teen driver for their first accident. Yes, we hope it never happens but better to be prepared.

Lesson 13 of the Spencer Insurance "Safe Teen Driver Guide" covers this topic. Call our office if you did not receive this guide. This lesson asks that you simulate that your teen driver has been involved in an accident. Walk your teen through the steps they will need to take if this unfortunate event ever takes place.

Some of the suggestions include:

- Do not admit fault
- Call the police to document what has happened regardless of fault.
- Think safety. Watch out for other cars around you and check on the safety of your passengers.
- Take pictures with a cell phone camera.
- Exchange information. Make sure you have a small portfolio with a pen in the car so your teen driver can write down information. We can provide you one if you ask, and it includes one of our pocket calendars with tips on what to do if you are in an accident.
- Call in the claim to the insurance company ASAP then call us if you have any questions.

Let us help you prepare your teen driver to be a safe driver. Call us if we can provide any assistance. "Your Protection and Peace of Mind is Our Only Business!"

Spencer Insurance Presents Weldon Fire Company a \$250.00 Check



Weldon Fire Company has a rich tradition in the Glenside area and Spencer Insurance was pleased to present its members a check for \$250. They did a great job helping residents in the area during the recent storm (Sandy). Our clients and friends helped us raise this money. For every referral Spencer Insurance received from July 1st to September 30th Spencer Insurance donated \$5. In addition, for each new "like" on our Facebook page during the 3rd quarter Spencer Insurance donated \$1 to Weldon Fire Company.

Are you getting our Email Alerts? Do we have your Emergency Contacts?

The recent super storm, Sandy, was a good example of why Spencer Insurance Agency has email alerts and our Emergency Contact Program. Clients can take advantage of these two programs at no cost! **What are Email Alerts?** During the recent storm we sent our clients valuable information they needed to file claims for damage done by the storm by sending them an email. Like many of you, our power was out for three days at the office. Spencer Insurance Agency implemented our emergency backup plan. We notified our clients through email how to get in touch with us and our companies. We will occasionally

send out other valuable tips and information. I promise that we will not spam you but only send you important information and tips about your insurance coverage. If you are not receiving these valuable emails, please send me an email at cspencer@spencerinsurance.com and we will make sure you receive them.

What is the Spencer Insurance Agency Emergency Contact Program? What happens if an emergency occurs and we can't find you? Or, an emergency contact becomes aware of an emergency concerning you, your property or your family? If you have set them up as your emergency contact then they have our information and can call us for you. If something goes wrong, it may be the most important thing you have done! (Their name will be held in confidence in your personal file.) Complete the Spencer Insurance Agency's Emergency Contact Program "Disaster Preventer" today. The "Disaster Preventer" is included in this newsletter. Just fill it out then mail, fax, email, text, or call in the information.



During the recent Superstorm Sandy, the Travelers Catastrophe Van was parked at the King of Prussia Mall parking lot on Route 202 in King of Prussia, PA. The van was there to assist those who needed assistance with their claim.

**Discover How to Make Your Teen A Safe Driver!
Check out this Website:
www.teendriverinsurance.com/spencer**

Spencer Insurance Agency • 115 West Ave Suite 204 • Jenkintown, Pa 19046 • (215) 885-2200

Were you a winner of our "Dinner for Two"?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below, please accept our heartfelt "thanks" for your support. We truly appreciate it.

Our Winners:

October Mike Silverman

November Jennifer Lahtaw

(Who's next? Hint ... it could be you! Watch this space for the announcement. Up to \$100 value.)

See page 4 for details on our

"Spencer Referral Rewards Program"

Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

- | | |
|-------------------------|---------------|
| Patty and Josh Williard | Pat Strehle |
| Mike Silverman | Mike Owens |
| Adam Schwartz | Matt Martin |
| Jennifer Lahtaw | Kathy Feather |
| Dawn Palilonis | Noreen Martin |
| Laurie Stopyra | |

Need Boat Insurance? Give us a call at 215-885-2200 to make sure you have the right coverage at a competitive price!

News from Our Clients

Agency News



Spencer Family received a very special Christmas present this year. Charlie's daughter Laura gave birth to a daughter on Christmas morning!

Congratulations to Laura and Dan Thomas on the birth of their daughter, Rebecca Leigh.

Picture taken of Charlie and his two granddaughters on Christmas day at the hospital.

Client News

Congratulations to Meredith and Seth Goldstein on the birth of their son, Ilan Shea.



Have we reviewed your Business Insurance?"

Phone: (215) 885-2200 Email: Info@spencerinsurance.com

Spencer Trivia: WIN, WIN, WIN!

This Month's Question: *Which of the following is not affected by wind chill?*

- a) person b) dog c) car radiator d) bird

Send your Answer to spencer@spencerinsurance.com. If you email me the correct answer by **February 10th** your name will be entered into a drawing for a **\$25 Gift Card**. Good Luck!!

Last Month's Winner: We had several people email us the correct answer this month. **Susan Abramowitz's**, name was picked from the group of people who answered the question correctly. **Susan** won a \$25 Gift Card for the correct answer to our Trivia question. **Congratulations Susan!**

Last Month's Trivia Question: *What Native Indian Tribe helped the Pilgrims survive their first year? Grateful for their assistance, the Pilgrims invited them to the First Thanksgiving celebration.*

Correct Answer: *The Wampanoag Indians.*

Email us at info@spencerinsurance.com

News and Tips to Make Your Life Easier, Safer, and Happier...

The Spencer Insurance Agency Emergency Contact Program Disaster Preventer

1 Your latest contact information.

If an emergency does occur, we want to be able to reach you quickly, so let's make sure we have the most current ways to get in touch with you. Can you take a moment and get this information to us right away? Thanks!

Your Name: _____
 Home Phone: _____ Work Phone: _____
 Email: _____ Cell Phone: _____

2 Your EMERGENCY CONTACT information.

What happens in case of an emergency...*and we can't find you?* We call your **EMERGENCY CONTACT**.

Or, an **EMERGENCY CONTACT** may become aware of an emergency concerning you, your property or your family... they can contact us and we'll get your protection rolling immediately. Can you give us the name(s) of at *least one or more relatives, trusted friends, neighbors or colleagues* who can serve as your **Emergency Contact?** If something does go wrong, it may be the most important thing you've done! (Their name will be held in confidence in your personal file.)

If you don't have all the information, *that's okay*. You can always add more later. One contact is enough...three is better! Just get us what you can now, so we have something immediately!

Their name: _____ Relationship: _____
 Address: _____
 City, State, Zip: _____
 Home Phone: _____ Work Phone: _____
 Email: _____ Cell Phone: _____

Their name: _____ Relationship: _____
 Address: _____
 City, State, Zip: _____
 Home Phone: _____ Work Phone: _____
 Email: _____ Cell Phone: _____

Their name: _____ Relationship: _____
 Address: _____
 City, State, Zip: _____
 Home Phone: _____ Work Phone: _____
 Email: _____ Cell Phone: _____

**PLEASE - Just email, fax (215) 887-9538
 or mail this form to us
 Thank you!**

News and Tips to Make Your Life Easier, Safer, and Happier...

RECENT SURVEY REVEALS: DEATH RATE IS STILL 100%

Don't Risk It – Protect Your Family!!

Contact us today for your FREE, Personalized Life Insurance QUOTE!

Ask us for our Special Report, "How to Protect Yourself and Your Family if You Die...
What Everyone Must Know About Life Insurance."

(215) 885-2200 OR www.spencerinsurance.com

CALL RIGHT NOW!

Monthly Term Plus a 10 - Year Rate Guarantee!!

Male, Preferred (No Tobacco)

Your Age	\$100,000 Insured Amount	\$250,000 Insured Amount	\$500,000 Insured Amount
35	\$7.22	\$9.90	\$15.29
45	\$10.96	\$18.34	\$30.62
55	\$22.30	\$40.52	\$75.03

If you are younger than age 35, your rates may be even lower!*

*Please contact us to see if you qualify for these rates.

Rates are shown as of May 10, 2011 with Genworth Life Insurance Company and are guaranteed for the first 10 policy years subject to qualifying for the rate. Further underwriting may apply. Other face amounts are available. Premium may be paid annually, semi-annually, quarterly or monthly. A no-cost medical exam may be required depending on age, health, or amount of coverage requested. Premiums are subject to change after the 10th policy year. This policy has exclusions, limitations, and terms which affect coverage. For costs and complete details of coverages, call our agency today at 215-885-220 or at www.spencerinsurance.com.

Spencer Insurance Agency, Inc. Life Insurance Questionnaire

Our Questions	Your Answers	Quick Tips
1 How much life insurance do you need?	\$ _____	Many consumer consultants use a Rule of Thumb of 8 to 10 times your annual income for the amount of insurance an individual should have to protect their loved ones.
2 How long do you want the rates guaranteed? (check one)	<input type="checkbox"/> 10 years <input type="checkbox"/> 20 years <input type="checkbox"/> 30 years	A longer guarantee makes budgeting easier but the rates are higher.
3 Would you like Term or Permanent coverage?	Term Permanent (circle one answer)	Term is just as it sounds. You chose how long you want the coverage. Permanent has the premium locked-in for the remainder of your lifetime.
4 Your Gender (circle one answer) Your Birthday (fill in date)	Male Female Mo ____ Day ____ Year ____	Female rates are lower than male rates. Exact date of birth is important because some companies use "actual" age and some "nearest" age. Our computer sorts them out automatically to get you the lowest rates.
5 Your Height (fill in) Your Weight (fill in)	_____ ft _____ in _____ lbs	Accurate height and weight will help us provide an accurate quote. Good height/weight ratios = lower rates.
6 Have you EVER used Nicotine or Tobacco? (check one box)	<input type="checkbox"/> Never <input type="checkbox"/> Current User <input type="checkbox"/> Over 3 years ago <input type="checkbox"/> Over 1 year ago <input type="checkbox"/> Over 2 years ago <input type="checkbox"/> Over 5 years ago <input type="checkbox"/> Over 10 years ago	The longer it's been since you've used tobacco, the lower your rates will be. Current use will be determined by urinalysis.
7 Describe your General Health (check one box)	<input type="checkbox"/> Superior <input type="checkbox"/> Very Good <input type="checkbox"/> Excellent <input type="checkbox"/> Average	Make your best estimate. Blood and urine tests as well as your Doctors' statements will be the determining factors.
8 In the past two years have you participated in any skydiving, scuba, rodeos, hang gliding, or piloting?	Yes No (circle one answer)	On the average, those who participate in hazardous activities have a higher incidence of premature death.
9 Have any of your Immediate family members (parent, brothers, sisters) died from heart disease prior to age 60?	Yes No (circle one answer)	If yes, Preferred Rate may not be available.

Name:	
Best Number:	Best Time to Call:
Email Address:	

**Send it to us four ways: Fax: (215) 887-9538 Email: Info@spencerinsurance.com
Phone: (215) 885-2200 Mail: Spencer Insurance, Inc P.O. Box 54 Jenkintown, PA 19046**

News and Tips to Make Your Life Easier, Safer, and Happier...



Spencer Referral Reward\$ Program

Win a New 42" LCD HDTV!

If you know someone who would benefit from the same great service you have come to expect, refer them to us! To show our appreciation, we have our 2013 Referral Reward\$ Program. We could give our advertising dollars to newspapers, ad agencies, but we'd rather give them to **YOU** because you are the best advertising we can get! Here's how it works...

3 Chances, 3 Prizes for YOU to WIN!

1st Chance

Tell a friend, a colleague, a relative, an acquaintance about us. When they contact our agency and tell us you referred them (don't worry, we'll ask), **YOU WIN:**

- ◆ **3 free lottery tickets**
- ◆ 1 chance to win "The Spencer Big \$pin" (awarded each month)
- ◆ 1 chance to win the Grand Prize **A New 42" LCD HDTV**
- ◆ \$5 donated to a local charity in your name

2nd Chance

The first week of each month, we will hold a random drawing from the previous month's #1 Chance qualifiers. **THE WINNER** will receive:

◆ **A Spencer Big \$pin!**

Come into our office and Spin the Spencer Big \$pin Wheel for your chance to win either:

- ◆ **\$100 in Cash**
- OR
- ◆ **\$50 Gift Card** to a local restaurant!

Grand Prize!

Each January, we'll conduct a random drawing for the Grand Prize. **THE GRAND PRIZE WINNER** will receive:

◆ **42" LCD HDTV**

(*We reserve the right to **INCREASE** the value of the Grand Prize because you deserve it!)

Start referring now to increase your chances!

Simply write your name on a referral card and give to the person you are referring. If you need more cards, let us know.

Referral Program Rules

- † There is no limit on the number of chances you can create for yourself. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest periods.
- † This contest and the rewards provided are open to any human being on the planet who refers a prospect to our agency. You do NOT have to be a client to receive your free lottery tickets or to be entered for a chance to win any of the random draw prizes. You do NOT have to be present at the drawings to win the prizes.
- † The prospects referred do NOT have to become our client for the referring party to receive any of the rewards and/or chances in this program.
- † We are not responsible if the law says you can't win due to age or anything else.

Check out this Website: www.teendriversinsurance.com/spencer

Spencer Insurance Agency's ...**Circle of Safety Update**

Save MONEY & Protect what matters most: your home, family, business...and your money!

37% of all unpaid claims happen because people have dangerous **gaps** in their insurance. **Don't let that happen to you, your family or your business!** Here at Spencer Insurance Agency we're constantly on the prowl for ways for you to **save money and get better protection**. Now I need you to do your part! Take a moment to review this Update. Then give us a call or fax this back to our office. That's all you need to do! Remember, changes in the law, changes in insurance products...changes in your personal or business life demand a **constant review** of your protection. Take a minute now, please!

Yes, Steve and Charlie! Please get me **free information** about the protection I've marked below!

- What if you get SUED?** What do you have to lose? Whatever the answer, **you could lose it all** if you're not properly protected. Why risk it? Protect yourself and your family with what we call "Umbrella Coverage." Personally, I think it's the best buy in the industry. How much? Literally, pennies a day! PS: The courts are jammed with stupid lawsuits. If you're not covered, give us a call or check here and fax this back – **immediately!** Ask about **Umbrella Coverage**.
- Protect your family's future!** What could be more important? If you don't have life insurance – or don't have enough – what could be more urgent? Rates have never been lower and you can lock them in now for up to 10 years! Get rock solid protection for just pennies a day. Don't leave your family stranded...give us a call!
- "11 Ways to Save Money on Your Automobile Insurance!"** I've just updated my special client report on how to save money. Get your copy FREE! Even better, we now offer an exclusive new program that might save you BIG MONEY on your auto insurance. Give us a call or check here: FREE Report..... Get me a quote on insurance!
- Protect that Earnings Potential!** Call us today for a free disability income insurance quote. We will send you our Free Report "Special Report on Disability Insurance." Contact us...we'll help!

Hey, Charlie and Steve, please rush me some information on:

- | | |
|--|--|
| <input type="checkbox"/> protecting my home with insurance | <input type="checkbox"/> protecting our condominium with insurance |
| <input type="checkbox"/> protecting my family's future with life insurance | <input type="checkbox"/> protecting my boat, RV or other equipment |
| <input type="checkbox"/> protecting my children at college | <input type="checkbox"/> protecting our income with disability insurance |
| <input type="checkbox"/> protecting our future with Long Term Care | <input type="checkbox"/> protecting our jewelry, art and valuables |

PLUS, FREE Resources...special reports on everything you need to know about car insurance rental insurance homeowner's insurance condominium insurance disability insurance. Be a Smart Consumer... part of our **"Circle of Safety Program"** for Spencer Insurance Agency's clients!

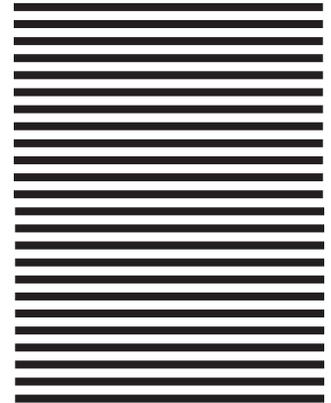
Name: _____

Daytime Phone: _____ Evening: _____ Email: _____

Check out our You Tube Page: www.youtube.com/user/spencerinsuranceinc

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“Your Protection and Peace of Mind is our only Business!”

News and Tips to Make Your Life Easier, Safer, and Happier...

Share your news with us!!

“Client Corner” is a section of our newsletter where Spencer Insurance congratulates our clients, their friends and family, on achievements in their lives. This section of our newsletter is for news about YOU! We want to know what is happening in your life. Did you or a family member get married, have a baby, get a new job/promotion, open a business, or win an award??? Share your excitement with us! Let us know by mailing, emailing info@spencerinsurance.com or faxing (215) 887-9538 this slip to us.

Client's Name _____

Tell us what happened: _____

(By returning this slip to us you are giving us permission to print the information in our newsletter)

If your group, club or organization needs a speaker on topics of insurance call Charlie or Steve at (215) 885-2200