



SPENCER INSURANCE AGENCY'S

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

I want to thank you for the kind words of support to all of us here at the agency following Joan's death this past May. Obviously many of you enjoyed working with Joan. Joan was a special person and will be missed.

I don't know about you but I am tired of the heat, humidity and rain we received this summer and during the start of fall. I hope we get the cool crisp fall air as the leaves change color before winter arrives.

The companies that Spencer Insurance represents do a great job with claims. One of my jobs is to make sure all of you are very happy with how the company handles your claim. Although a claim is never a fun experience, our agency wants you to have the best claims experience possible when resolving your claim. Let me know if that is not the case. We do want to know. You can email me at cspencer@spencerinsurance.com.

Even if you have the proper coverage a claim is an inconvenience. You still have to clean up, replace what is damaged and pay your deductible. Check out our "Tip of the month" for tips on what you can do now to prevent claims this fall and winter. You should also check out [the fall section of our website](#) for additional tips. We hope you never have a claim, but are here for you if you do.

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Congratulations to our "Big Spin" winners and the winner of our trivia question. Make sure you email me your answer to this month's trivia question for a chance to win a \$25 gift card. Thank you for all the referrals you sent us. We appreciate the confidence you have in our agency.

Don't forget to share your news with us. We like to put the spotlight on you for your accomplishments. Just email me a note and picture to cspencer@spencerinsurance.com. You can also share your news on our [Facebook page](#).

Enjoy the rest of the fall and the holidays. *Clarice*

Like us on our Facebook page!

Your Protection and Peace of Mind is Our Only Business!

215-885-2200

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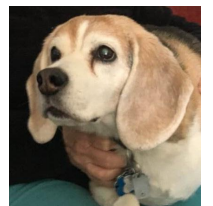
Just a reminder: Send back the Annual Review Check List we mailed to you recently. You can get a copy of the check list from our website.



Client News

Scotti Sawyer-Kershner with her dog Spencer. What a great name! She has been a client of Spencer Insurance since 1973.

She likes the agency so much she named her dog after us. Okay, maybe not.



Did you have a great experience with someone at our agency? Please post an online review on [Google](#), <http://spcr.in/googlereview> or our [Facebook Page](#), <http://spcr.in/reviewfacebook>.

Spencer Trivia

This quarter's question:

How did the Jack O'Lantern become associated with Halloween?

Send your Answer to cspencer@spencerinsurance.com. If you email the correct answer by December 1st, your name will be entered into a drawing for a \$25 Gift Card. Good Luck!

Last Month's Question was:

When was the first human to human heart transplant done and where?

Answer:

On December 3, 1967, South African doctor, Dr. Christiaan (Chris) Barnard, performed the world's first human to human heart transplant at Groote Schuur Hospital, Cape Town.

Several people emailed the correct answer and **Patty Williard's** name was picked as the winner. Congratulations, **Patty!**

Agency News

Spencer Insurance would like to welcome our newest team member, Gwen Rinaldi.

Gwen started with Spencer Insurance Agency in May 2018, after staying home with her three children for the last 13 years. She has a background in accounting and finance. Her primary role at Spencer Insurance is customer service, and you will likely hear her voice when you call the agency.

Gwen lives in Jenkintown with her husband and 3 school-aged children. She enjoys cooking, reading and singing with the Abington Choral Club.

Thank you for voting Spencer Insurance Agency the "Best Insurance Agency" in Montgomery County for the 4th straight year in the Montgomery Media's Readers Choice "Best of Montco 2018." Readers of Montgomery Media's newspapers through out Montgomery County voted.



Tip of the Month: Why do we want you to be prepared for a storm?

Hurricanes, tropical storms, nor'easters and thunderstorms are very unpredictable and the expected paths can change. This does not mean you should not prepare for the worst. Even if you have the proper coverage, claims are still a hassle. You still need to clean up, fix what is broken and pay the deductible. So take some time to prepare and avoid possible claims.

This summer has been one of the wettest on record for our area. The ground is saturated which means even a small amount of additional rain becomes a problem. Make sure you make preparations now for the fall and winter storms:

- 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.
- Check your gutters and downspouts to make sure they are not clogged.
- If you have a storm drain on the street near your home make sure it is clear of debris so the water can flow into the storm drain. Rake up leaves and other debris that may be clogging the storm drain.
- When you have a loss make sure you correct the problem that caused the loss so it does not happen to you again.

Most of us are in preferred flood zones but you should still consider the purchase of flood insurance. Rates are less expensive in preferred flood areas. That small dried up creek can rise quickly causing water to run through your property. You hear it all the time after an area floods, "I have been living here for over 50 years and my home never had flooding before." Don't be the one that will say this to the reporter.

Keep in mind that when our area receives a storm watch or warning most of our insurance carriers will put a moratorium on our binding authority which means we may not be able to offer you insurance. Some tips:

- If you are making settlement on a home during a potential storm make sure the policy is issued now or delay settlement if possible until after the storm.
- If you are planning on picking up a new car I would suggest you wait until after the storm so your new car does not flood or get damaged by a tree, reducing its value. Wait to take possession of the new car until after the storm leaves the area.

Continued on page 3

Rewards Program

We build our agency on your positive comments and are truly grateful for your loyalty and faith in us! If you know some one who would benefit from the same great service you have come to expect, please have them contact us! For **EVERY** friend or family member you send our way, you will receive

- 3 scratch-off lottery tickets
- \$5 donation to a local charity
- An entry for a chance to win a spin on our Prize Wheel where you could win **\$100 Cash, or a \$50 Gift Card!**

One Big Spin winner will be picked each month! Start now to increase your chances to win!



Tip of the Month: Continued

- Be aware of where you park your car during a storm to avoid flood and trees.
- Put your valuables on a separate inland marine policy. Many of these policies cover flood damage.
- Make sure you have enough water back-up coverage on your homeowner's policy.

Check out our [website](#) for some additional tips to help you reduce claims this fall and winter.

As always our staff at Spencer Insurance Agency is here to assist you with any claims you do have. [Contact us at 215-885-2200](#) to report a claim, review coverage or purchase flood insurance. Our website is also available 24 hours a day and has [phone numbers for all our companies to report claims directly](#). Let's hope for the best but prepare for the worst this fall and winter!



Thank You

Thank you to all our clients who graciously told their family, friends, and associates about us!

Bill Kelly, Elliott Seidman, Frank & Cheryl Malfi, Dan Pfeiffer, Dominic Shuster, Felix Tuccillo, Bernie Rooney, John Brandes, Joe Coonahan, Bill Weest, Chris Kwon, Rina Cicadi, Nick Breslin

Big Spin Winners

Congratulations to our June winner,

Becca Sayre!

Becca won a \$50 Gift Card!

Congratulations to our July winner,

Tom Miller!

Tom a \$50 Gift Card!

Congratulations

to our August winner, **Bill West!** Bill won \$100 Cash!



Charity Spotlight

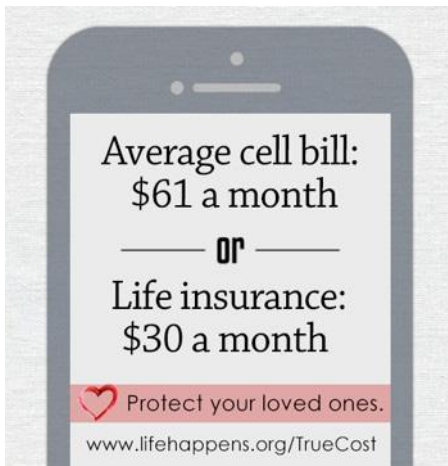


Ending Hunger, Building Community, Transforming Lives

This quarter Spencer Insurance Agency is pleased to support "Manna on Main Street." A local charity, Manna on Main Street's mission statement reads: Manna on Main Street is committed to ending hunger in the North Penn region by providing food, fulfilling social service and education needs, and conducting community outreach. Through a food pantry and soup kitchen, emergency financial aid, counseling and referrals, and education opportunities we serve those in need with the hope "that everyone be fed."

As we approach the Thanksgiving and Christmas seasons we are pleased to support local charities that help our community. For every referral we receive during the 4th quarter of this year Spencer Insurance Agency will donate \$5 to Manna on Main Street. For more information on how you can donate your time or money to Manna on Main Street [check out their website](#).





4th Quarter

2018

Spencer Online



- Now that Fall is here check out what you can do now to prepare your home and cars for Fall and Winter.
<https://spencerinsurance.com/fall-section/>
- Get your copy of our Annual Review Checklist.
<http://spencerinsurance.com/wp-content/uploads/2017/09/Annual-Review-Checklist-2017.pdf>
- Have a teenager with a permit. Check out these valuable links.
<https://spencerinsurance.com/teen-driver-2/teen-driver-links/>
- Is your child back at college? Check how this change affects your insurance coverage.
<https://spencerinsurance.com/resources/child-leaving-for-college/>
- Adding an addition or remodeling your home? Check with us!
<https://spencerinsurance.com/remodeling-your-home>
- Open enrollment will be here soon. Should you purchase life insurance from an employer's group plan? See the pros and cons.
<https://spencerinsurance.com/resources/frequently-asked-questions/#life>

Did You Know?



**Spencer insurance has
insurance companies that will
issue life insurance without a
medical exam or lab work.**

Ask us how!