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## Spencer Insurance Agency

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# "THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

## Vacations: Is It Time To Take Cover?

**F**lu scares, terrorist threats and their knock-on effect on airport security have tripled the number of people taking out travel insurance in the US in the past 10 years.

But the total still only adds up to 30% of travelers. And, with the vacation season looming, you might be wondering if travel coverage is something you should be thinking about.

Unlike many other types of insurance, this is a yes-and-no issue. There are definitely times when you need coverage and other times when you don't.

Here are the things you need to think about:

- There are several different risks you can cover: health, delays and cancellations, lost baggage, travel company bankruptcy, and all-inclusive policies.
- Some of these may be covered by other policies you already hold — like health or lost baggage, which you may get on your household contents policy.
- While many auto insurance policies cover

car rentals, certain countries and/or risks may be excluded. Double check them.

- Will you be traveling to a country where there have been tourist-terrorist incidents that might lead to non-travel advisories? Take out insurance.
  - How much is at risk? Obviously the more you pay up front (or are liable to pay for short notice cancellation) the safer it is to insure.
  - Are your up front costs refundable if something prevents you from traveling?
  - How long and complex will your trip be? The more you plan to do, the greater the risk that something could go wrong.
  - When will you go? Again, the greater the amount of time between now and when you travel, the greater the possibility of a hiccup in your plan.
- You probably don't need travel insurance for short, domestic trips, with hand luggage. But, anyway, why not call us and arrange to discuss your needs and plans?

## GESUNDHEIT! How To Beat Those Sneezes

**I**f there's anything that turns the joy of spring into a torrent of misery, it's seasonal allergies — sensitivity to pollens that keep you sneezing and eye-streaming.

These days pharmacies have a whole cornucopia of natural and chemical remedies, but there's no single product that works for everyone. And some of the most effective treatments have side effects like drowsiness and nose-bleeds.

But what about prevention rather than cure?

Here are some ideas to consider:

Visit an allergy clinic to discover what sparks your sneezes. There are literally thousands of

allergens and some of them may be growing in your back yard.

Then, during the season, keep windows and doors closed and stay indoors at the critical dawn and dusk times.

If you can afford it, consider installing pollen filters in your air conditioning system (and drive a car with a filter too).

Have your own personal filter — wear a face-mask outdoors. Even a scarf over your nose when gardening will help.

Then, when you've been out and return home, take a shower, change clothes and use a gentle eyebath. Ah! Feeling better?

## Become a Fan of Spencer Insurance Agency

We would like to invite our clients and friends to become fans of Spencer Insurance Agency on Facebook at [www.facebook.com/?ref=home#!/spencerinsuranceagency?ref=ts](http://www.facebook.com/?ref=home#!/spencerinsuranceagency?ref=ts) or search for Spencer Insurance Agency, Inc. on Facebook. Get great tips to help lower your insurance costs.

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

### Teen Driver Corner: Keep Our Teens Safe!!

By Charles J. Spencer CLU

Starting **May 1st**, young drivers in New Jersey will face additional restrictions designed to help keep our teens safe.

The new law requires a red reflective decal on the front and rear license plates of vehicles operated by a permit or probationary license holder under age 21. These decals are removable should another driver who is not a permit or probationary license holder be driving the car. The purpose of the law is to give police the ability to identify those young drivers who are driving when they should not be driving.

Statistics show that young drivers have a much greater chance of having an accident from 11 PM to 5 AM. These laws are meant to protect our teen drivers. Another provision of the law limits a 17 year old driver who has a probationary license to only one passenger in their car unless a parent or guardian is also in that vehicle.

The statistics confirm this **is** a good idea. A Johns Hopkins University study stated that the chances of a 16 year old dying in a car with a teen driver increased **39** percent with a single passenger, **86** percent with two passengers, and **182** percent with three or more passengers. In the December accidents we had locally that claimed the lives of the six teen passengers, two of the cars had six passengers and the other had three passengers.

It is time for us, especially parents to support these laws and stop complaining about them. These laws are needed because we do not use common sense when we drive. How do we expect our children to do any better? How many times have you seen a parent talking on their cell phone while teen drivers are in the car? How many parents don't wear seat belts?

Distractions are the #1 cause of accidents with teen drivers. It could be simply setting the radio or it could be turning to talk to a back seat passenger. Whatever it is we need to teach our teens safe driving behaviors and do a better job of being a good example.

Do your best to instill good driving behaviors in your teens and encourage our state reps here in Pennsylvania to follow the lead of New Jersey and pass better safe teen driver laws.

### Tip of the Month

#### Are You Prepared? Stop Procrastinating!

**W**e all have good intentions, but something always seems to get in the way of doing what is important in our lives.

I run into a lot of busy people in my business. I will call a client to review their insurance and the client will tell me that is a good idea **BUT** this week is bad because . . . (you fill in the blank). I hear excuses like money is tight, kids have baseball, family obligation, no time, and we are busy.

All these things may be true but you cannot let them interfere with protecting your family.

Life insurance is an important part of the financial security for a family. Life Insurance will never replace the life of a parent or spouse; however it can provide you the money you need to continue your life with your family after the loss of a loved one.

Losing a loved one is tragic, but losing your source of family income can also be tragic. By providing the right protection for the surviving spouse, that spouse can continue to take care of the hectic family schedule.

Having the right auto and homeowner's coverage is also essential. Protecting your assets helps you to continue to provide for your family.

Our goal is to make sure you have the right coverage in place so that at a time of loss you can worry about the important things in your life, your family. As one of our clients put it:

*"I experienced a total loss as a result of a house fire. The very trying time*

*was eased greatly by Spencer Insurance. I had the proper coverage. The claims were settled quickly, including a check the following day that we used to start buying the necessities. My complete energy was used to help my three daughters understand and cope. I am very thankful that the money end of it was made very easy and I knew that we would fully recover financially. I hope that no one would have to go through such a loss, but having the proper coverage and a great agency with personal service behind you helps you deal with the more important issues."* **Richard W. Simmons, Blandon, PA**

We take great pride in making sure you have the right coverages in place for your situation. Whether it is life, disability, long term care, auto, home or business insurance, we want to make sure you have the right coverage in place so that you can concentrate on taking care of your family after a loss. **Don't Procrastinate! Take care of this today! We make it easy for you.**

Give us a call and our staff will be there to set up this review. Inside this newsletter you will find a renewal check list. This check list will ask you several important questions and allow you to tell us what is important to you. Fill out the check list and send it back to us by email, mail, or fax.

If that tragic loss does occur you will be very relieved to know that you have prepared for it. **Call us today at (215) 885-2200.**

*Charlie J. Spencer CLU*

**Need to insure your wedding or special event? Give us a call.**

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

# 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:

February ..... Mary Kate Logan

March ..... Tony Hourmouzis

(Who's next? Hint ... it could be you! Watch this space for the announcement. \$50 Value)

See page 4 for details on our

## “Just Keep Talking 2010” Referral 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!

- |                  |                |
|------------------|----------------|
| Tony Hourmouzis  | Mike Dean      |
| Anthony Stanton  | Ray Carini     |
| Marc Rosenberg   | Kathy Gyza     |
| David Gallagher  | Bonnie Rose    |
| Janelle Williams | Ken Romani     |
| Lori O'Donnell   | Kate Perkins   |
| Nydia Ramirez    | Eileen Cleary  |
| Michael Dunn     | Debra Lichon   |
| Robert Burns     | Justin Strehle |

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

## News from Our Clients

### Frequently asked Questions:

#### Can you insure our business?

Yes, you have trusted us for years with your home and auto insurance, so why not check with us about your business insurance?

Many of our clients are not aware that we can provide the same guidance we provide for your personal insurance to your business. Just like your personal situation every business has different needs.

Our approach is the same for business insurance as it is with personal insurance. How are we different than any other broker? We will not just look at your current policies and then promise to save you money; in fact it may cost you more after we are done our review. Why?? You may not have the right protection.

There are many questions we could ask you depending on your business. Our approach is to sit down with you and learn about your business. What do YOU need to protect? What keeps you up at night? After we learn about your business we review your current coverage to see if there are any gaps, then we fill those gaps. We will provide a very competitive package based on your needs. Remember, the “True Cost of Insurance” includes the out of pocket expenses you must pay because you do not have the right coverage.

If your current agent is asking these questions and you are satisfied with their service then stay with them. If you are not prepared to spend some time with us talking about your business and providing us the financial and loss reports we need then stay with your current agent. However, if your agent is not asking these types of questions and you want a professional review of your protection call us and get a second opinion. We will provide you the same complete review of your business insurance needs that you are accustomed to receiving from us for your personal insurance needs.

### Client News

**Congratulations to Matt Martin for bowling a perfect 300 game!**



### Agency News

**Spencer Insurance is pleased to welcome two new companies, Chubb and Safeco/Ohio Casualty. We look forward to partnering with these companies to continue to provide our clients superior coverage at a very competitive price.**

**Can't reach us from 9 to 5? Check us out 24 hours a day at [www.spencerinsurance.com](http://www.spencerinsurance.com)**

*Email us at [info@spencerinsurance.com](mailto:info@spencerinsurance.com)*

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

# Win a New 32" LCD HDTV!

## Spencer Insurance Agency's Just Keep Talking 2010 Referral Program

That's right, the next time that you hear someone complain about their insurance, **just keep talking** and refer them to us.

For your effort, we have our 2010 Referral program. We're going to make **EVERYONE A WINNER** when they tell a friend, relative, or colleague to call us. We could give our advertising dollars to newspapers, ad agencies, etc., 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!

### Chance

- #1** Tell a friend, a colleague, a relative, an acquaintance ... whoever ... about us. When they contact us and tell us you sent them (don't worry, we ask how they heard about us):

YOU WIN: • **3 free lottery tickets**, AND  
 • 1 chance to win Dinner for Two (awarded each month), AND  
 • 1 chance to win the Grand Prize **32" LCD HDTV**

### Chance

- #2** The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers. THE WINNER will receive **Dinner for Two** at a local restaurant – a **\$50** value!

## Grand Prize!

In January 2011, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2010 through December 31, 2010.

- **THE GRAND PRIZE WINNER** wins the **32" LCD HDTV**  
 (\*We reserve the right to **INCREASE** the value of the Grand Prize because you deserve it!)

For your use, we have included our referral cards. Just write your name on the card and give it to the person that you are referring. If you need more cards, just let us know and we will get them in the mail to you.

#### 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.

**Start early to increase your chances!**

**Can't reach us from 9 to 5, check us out 24 hours a day  
at [www.spencerinsurance.com](http://www.spencerinsurance.com)**