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## Spencer Insurance Agency

100 Old York Road  
Jenkintown, Pa 19046  
Phone: (215) 885-2200  
www.spencerinsurance.com



"Best Insurance Agency"  
"Best Life Insurance Agent"

# "THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

## Don't Get Burned On A Disaster Claim!

**N**obody wants to think about their house burning down or burglars stealing some/most/all of their valuables.



But that's one of the reasons you have homeowners insurance — to give you peace of mind that if something horrible does happen, you will be compensated for your losses. Filing a claim, however, isn't necessarily an easy process, particularly if you're not prepared. Prepared? How do you "prepare" for a fire or a burglary? There are several ways:

### Tip #1: Read Your Policy, Or At Least Make Sure You Understand What It Covers and What It Doesn't.

When you buy coverage, you should know what you're getting — and what you're not getting. For example, the average homeowners policy doesn't offer a lot of coverage for computer equipment. As such, if a burglar walks off with thousands of dollars worth of computer equipment from your home, you probably will be disappointed with the coverage. It's nice to **know in advance potential gaps in coverage**, if only because you won't have the double disappointment of losing some of your possessions and then having all or part of your claim for those possessions denied, much to your surprise.

### Tip #2: Know the Procedure in Advance.

Your policy usually has information on how to file a claim. Specifically, who to call and how

soon after the loss. **You should know the claim process before you ever have to file a claim.** If you have any questions about what is required of you and how to handle a loss or accident right after it happens, talk to your insurance agent or someone at the insurance company.

### Tip #3: Document Your Possessions.

Your homeowners, renters and in-home business policies offer general coverage for most of your possessions. (There are, of course, limitations on jewelry, art, computer equipment and collections). When you lose some or all of these possessions, **you have to list on the claim what you lost.**

Generally speaking, the insurance company will give you the benefit of the doubt. However, if you claim the loss of numerous expensive items — televisions, stereo equipment, furniture, appliances, etc. — you could have a problem if you don't have any evidence of your ownership of these items.

Evidence? Receipts, for one. Also, you should have both a written and photographic (or videotaped) record of your possessions. Keep this record up-to-date, and **keep copies (both written and photographic) of the records in another location, such as a safe deposit box.**

**Keep a file of receipts for any items that cost more than a few hundred dollars.** And keep a copy of those receipts in the safe deposit box. This way, you minimize any potential hassles that could arise during the handling of the claim.

So, you might be asking, does my insurance company not trust me? The company will trust you unless you give it a reason not to. For example, claiming lots of big-ticket items without any written or photographic record is a red flag. Keep good records and you won't have a problem.

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

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

## Making Sure Your Smoke Alarms Provide Protection

Do you have at least one smoke alarm in your house? If not, you and your family are twice as likely **NOT TO SURVIVE** a serious house fire than if you had a smoke alarm

But even if you have a smoke alarm, you and your family could still be at great risk. Smoke alarms can give you a false sense of security – unless you do the following:

Buy smoke alarms that have the seal of approval from an independent testing firm such as Underwriters laboratories (UL) or Factory Manual (FM).

Your house should have at least one smoke alarm on each level and one outside each bedroom.

You should test your smoke alarms at least once a month – follow the manufacturer's instructions – and you should replace the batteries in the smoke alarms at least once a year.

Make certain everyone in your family can recognize the sound of the smoke alarms(s).

You should have planned escape routes from every room in the house, and you should figure out at least two ways to get out of each room

You must make sure every family member understands the escape routes from his/her bedroom and from all other commonly used rooms in the house.

## Thoughts On Which To Start The New Year

**DO NOT make resolutions on January 1!!**

Instead, be realistic about your goals and the things you would like to achieve during the coming week, month, year. In addition to your house calendar, have one just for your personal schedule.

A walk several times during the week? Write it down and then cross it off after you do it. Quiet time for yourself? If you write it down, chances are it will happen. Write those goals down. Saving a little bit in a rainy day fund, losing a little bit of weight (and inches), breaking an unhealthy habit. Reward yourself when you meet a goal!

Start each day with a good positive thought – the sun is shining, you feel great, you are thankful for the day and what you have (family, friends, health, job).

Learn something new, or get better at something you already know.

And SMILE often!!

## Tip of the Month Winter Driving Tips

By Charles J. Spencer CLU



**L**ike it or not we are right in the middle of winter. With winter comes ice and snow which can cause slick roads. I wanted to pass on a few safety tips for your winter driving. First, parents of teen drivers should not avoid taking their children out during bad weather to teach them how to handle these conditions. It is probably one of the most difficult lessons to administer. The reason is that parents feel very uncomfortable putting their children behind the wheel in these conditions. This is only natural as your instinct is to protect your children.

However, eventually they will be driving in these conditions whether it is heavy rain, wet leaves, snow or ice. It is better to prepare them for these conditions with a few lessons.

The tough part of this training is that it has to be done on a moments notice. Depending on when your teen received their permit or license you may not have the opportunity to practice driving in snow. So, as soon as the opportunity presents itself, jump on it. It will be a valuable lesson for your teen.

When starting this lesson go back and remember the first lesson you gave your teen. It was probably in some remote area like an empty parking lot. That is a great place to start this training. Even though your teen may have been driving for a while they have not experienced the effects of ice and snow on the car.

Take them out into that empty parking lot where you have some room to maneuver. Have them brake on the snow and ice. Show them it takes more time to stop when sliding on ice and snow. Explain to them the importance of putting more distance between their car and the car in front of them in rain, snow or ice. Keep practicing braking, turning and steering through the snow and ice. Discuss black ice. The more experience they have with driving in snow the better they will be when they are faced with it.

Secondly, make sure that you remove all the snow and ice from your car. Last winter Pennsylvania passed a new law with fines ranging from \$200 to \$1,000 if snow or ice blows off your car and hits another car. How many times have you been behind a car or truck and snow has blown off the top of their truck or car and landed right on your windshield blinding you temporarily. Also, make sure you clean the area around your wipers and the tubes that spray your windshield wiper fluid. Check the level of your windshield wiper fluid and keep extra in your trunk.

Lastly, put together a winter safety kit for each of your cars. Use a small plastic container and fill it with the following items: blanket, spare gloves and hat, small shovel, emergency flasher and flashlight, sand or cat litter, and windshield washer fluid. Make sure your car also has an ice scraper and a brush to remove snow from the top of your vehicle.

I hope the only snow we get this year lands on the ski slopes. But, just in case, be prepared for the worst. If you would like additional lessons to help your teen driver drive safely, call our office and ask for a copy of the "Safe Teen Driver Guide." This 16 lesson guide valued at \$59 is yours free to you our valued client!

**Discover How to Make Your Teen A Safe Driver!**

**Check out this Website:**

**[www.teendriversinsurance.com/spencer](http://www.teendriversinsurance.com/spencer)**

**Spencer Insurance Agency • 100 Old York Road • 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 ..... Susan Price

November ..... Bill Kelso

(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 2009" 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!

Bill Kelso

Susan Price

Joan Connor

Thomas Paul

Debra Pressley

**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:

### What is a NAIC number and where do I find it?

When you renew your vehicle registration through the mail you are asked for the NAIC number of your insurance company. Every insurance company licensed to conduct business in Pennsylvania has been issued a National Association of Insurance Commissioners (NAIC) number. This number appears on most, but not all insurance cards. You will not find the number on your policy or bill. If you are not able to locate your NAIC number on your insurance card give our office a call and we will give you the number. Please note that you do not need your NAIC code to renew your vehicle registration online.

# Agency News



Only Days away from Spring Training. Our office celebrates the Phillies World Series Championship.

## Not getting our Emails??

Spencer Insurance Agency sends forms, Auto ID Cards, applications and other information using email, however occasionally a client calls us to say they did not receive our email. Check your Spam Filter program to make sure our emails are not going into your junk or bulk mail folders. Check with your email provider to see how you can add our email address to your safe senders list so our emails will always get through to you. Send us your email address at [info@spencerinsurance.com](mailto:info@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 2009 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 2009 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 2010, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2009 through December 31, 2009.

- **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!**