

Spencer Insurance Agency's

Jan/Feb 2014

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

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You Tube Linked in.

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

Spencer Insurance Agency is pleased to announce the winners of our recent Home and School Sweepstakes.

We are proud to support education and the interaction of parents in that process. Spencer Insurance Agency believes the parents play a very important role in the success of their school and their child's education.

Good Shepherd Home and School Association was our Grand Prize winner. Charlie presented the Good Shepherd Home and School Association a check for \$500. Pictured with Charlie is Sister Patricia Haney I.H.M.,



principal, Sue Carlson, president, Bernadette Wilkinson, vice-president, Anne Templeton, treasurer, Kathie Haney, secretary and other members of the board. Congratulations!

Charlie also presented a \$250 Gift Card to Alexsandra Hawes of Presentation BVM School in Cheltenham. Alexsandra's name was picked from the names of all who voted in our sweepstakes.

FAQ: I receive mailings from my water company to purchase coverage to replace or repair my water supply line and sewer line from the street to my house if they break or leak. Is this covered by my homeowner's insurance?

A: The Sewer water line from the street to your meter is your responsibility and not your Water Company's responsibility. You must pay for repairs or replacement should it leak. Homeowner's coverage does not pay for any plumbing work or replacement of pipes. This is considered wear and tear of the house and is excluded under your policy. The excavation to uncover the pipes is also excluded in most cases.

I would suggest you read over the offer from your water company and then make a decision as to its merits. You may want to take into account the age of the pipes. If the water company is doing work on your street it may put stress on old pipes and cause them to break. You may want to consider replacing the pipe to avoid a cracked pipe and service disruption in the future.

Check out our ALL NEW Spencer Insurance Referral Reward\$ Program. See page 6 for details.

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

Teen Driver Corner

This issue I wanted to share with you is from a blog post from retired Master Police Officer James Poer. Happy New Year from all of us at Spencer Insurance.

New Year's Driving Resolutions

With the start of the New Year most of us are at least considering whether we are going to make any New Year's resolutions. Generally these have to do with a healthier lifestyle, (whether it's losing weight, stopping smoking, eating healthier, drinking less, getting more exercise) or financial issues (paying off credit, saving more, etc.)

Have you considered making 'driving resolutions' this year? This could positively impact both the health and financial stability of your family. Regardless of whether you previously made any resolutions or not,

consider making the following in order to reduce the chances you or someone in your family will cause or be injured in an automobile accident.

- 1) **When I drive I will focus my full attention on driving.** This means no texting, no cell phones, no emotional tirades with passengers, no applying makeup, no eating meals or reading while driving.
- 2) **I will be a courteous defensive driver.** This means I will try to anticipate ways I can help other drivers be safer by yielding when necessary, by not blocking someone from passing, and by not using my car to express my emotions.
- 3) **I will drive only when I am alert.** This means I will not drive if I have been drinking, drugged, sick or excessively fatigued.
- 4) **I will drive a safe speed,** and I will reduce my speed accordingly for less than ideal conditions, such as heavy traffic, fog, rain, snow or ice.

5) **I will maintain a safe distance between my car and the car in front of me regardless of how slow they go or how late I am.**

6) **I will always wear my seat belt and require that all my passengers buckle up.**

7) **I will keep my car in good mechanical condition so that I can avoid accidents caused by mechanical or tire failures.**

I will also do all of these things so that I can set a good example for my new teen driver:

8) **Make sure my teen driver has at least 100 hours of structured driving practice with a qualified adult before driving alone.**

9) **Have my teen read and agree to a Teenager–Parent Teen Driving Contract before he/she begins driving.**

Be vigilant about your teen's safety and your own and make 2014 your best year ever!

Charles J. Spencer, CLU

Tip of the Month

"40% of Respondents said they were not confident or only somewhat confident that they have adequate and appropriate insurance coverage for their needs."

A new national survey conducted by **Trusted Choice and the Big I** revealed this alarming statement.

Many of you have returned the **Renewal Checklist** we mailed to you in December. We will be reviewing these checklists and getting in touch with you if we have not already done so. Thank you for taking this step.

It is very important that you keep us updated on any changes in your lives. See page 4 of this newsletter for some details on how life changing events can affect your insurance coverage.

There are many common mistakes that

consumers make when purchasing insurance.

Not understanding their limits – If your property damage limit on your auto insurance is only \$25,000 then you are responsible for any property damage you cause over \$25,000. This is just one example.

Disregarding Discounts – Do you have your auto and home insurance with different companies? It may be appropriate to do this but you could be losing a 15 or 20% discount. Are you receiving all your discounts?

Not insuring valuables properly – Most valuables such as jewelry, furs, silverware, fine arts and collectibles have specific limits on the amount of coverage on a standard homeowner's insurance policy. Many of these items should be insured under a separate policy.

Not protecting your biggest asset: your home – Changes in occupancy, putting the

home in a trust, renting your home while you are away, or leaving a home vacant will impact your homeowner's insurance. Not having the proper coverage such as flood insurance, backup of sewer and drains, and ordinance or law coverage can leave you paying for claims out of your pocket.

Choosing the cheapest policy – At **Spencer Insurance Agency** we know the "True Cost of Insurance" includes the money you spend out of pocket if you did not have the proper coverage. Choosing the cheapest rate could be devastating to your finances and bankrupt you.

Dealing with an independent insurance agent like **Spencer Insurance** helps you select the best coverage at a competitive price. **Spencer Insurance** represents many quality insurance companies so we can find the best insurance package for you. Call us today at 215-885-2200 to ask for a review of your insurance.

**Be sure to "like" Spencer Insurance on Facebook
to get valuable tips. Follow Charlie on Twitter.**

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 Marco Bellizzi

November Jack Fleming

(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 Reward\$ 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!

Elise Streckenbein

Phil Selby

Carol Gordon

Bob Casey

Mark Hedson

Joe Martin

Jack Fleming

Greg Hersh

Vickie Hodge

Bob McCain

Agency News



Chuck Spencer, cjrspencer@spencerinsurance.com

Chuck started with Spencer Insurance Agency in 2009. He has always been a member of the Spencer family, but now is a member of the Agency family.

Chuck's primary responsibility is supporting the staff. Most of his work is done out of the office working primarily at home, but every once in while you can catch him at the office printing letters and reviewing cases with the staff. Sometimes, Chuck wonders how the insurance business ever got things done without computers.

When not working, Chuck likes to get to the local Abington Club to swim, practice yoga or shoot a round of golf.

According to Chuck, “Working for Spencer Insurance Agency has been a great experience. The people are so easy to get along with, and I have learned a lot from them.”

Have we reviewed your Business Insurance?

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

Spencer Trivia: WIN, WIN, WIN!

This Month's Question: *The Pennsylvania Dutch were the first to celebrate Groundhog Day. Why did they celebrate this day? (Hint: Nothing to do with the length of winter.)*

Send your Answer to espencer@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. **Joan Hollenbach's** name was picked from the group of people who answered the question correctly and she won a \$25 Gift Card. **Congratulations, Joan!**

Last Month's Trivia Question: *What Department Store hosted the first Thanksgiving parade and in what year did it start?*

Correct Answer: *Gimbels (Gimbels) hosted the first Thanksgiving parade in Philadelphia in 1920. Macy's held their first parade in 1924.*

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

Life changing events. . . When you need us most!

Life changing events will impact your insurance even more than you may think. Here is some food for thought. . .

- **Just got engaged or married. . .**

Planning your wedding can be stressful and expensive. What protects you from losing your deposits if your venue, photographer, florist, etc. go out of business?

Did you insure that engagement ring?

Will you need to change your name? How are you listed on your policies? Did you notify your employer?

Did you check your Group Benefits like your medical, life and disability insurance? Do you need to change any beneficiaries?

- **Buying your first home . . .**

Do you know what your homeowner's insurance covers

Are you relying on two incomes for the mortgage? What happens to your home if one of you dies or becomes disabled?

- **Divorce/Separation. . .**

Has one of you moved out of the house? Do you have any property or liability coverage at your new temporary residence?

Do you need to protect child support payments with life insurance?

Did your "ex" delete your car from the auto insurance policy?

Is your "ex" still the beneficiary of your life insurance policies?

Do you still have health insurance?

- **Downsizing and preparing for retirement. . .**

Have you looked into your future medical insurance needs including Medicare?

Did you change the title on the home?

Have you reviewed your will, Power of Attorney, and medical directives?

Have you protected your retirement assets from Long Term Care needs?

These examples are just a sampling of events that can be life-changing and why it is important to review your insurance needs with us periodically. For more details you can go to our website at www.spencerinsurance.com and go to the "Quick Resources" box and click on "Life Changing Events." Call us at (215)885-2200 or email us at info@spencerinsurance.com if you would like a review.

Ask us for our special report: SPENCER'S TIPS:

“What You Need to Know about Life Insurance: How to Make Sure the People You Intended to Get Your Life Insurance Benefits Actually Get the Benefits!”

CALL RIGHT NOW! (215) 885-2200 OR www.spencerinsurance.com

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 10 years ago <input type="checkbox"/> Over 5 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"/> Excellent <input type="checkbox"/> Very Good <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...

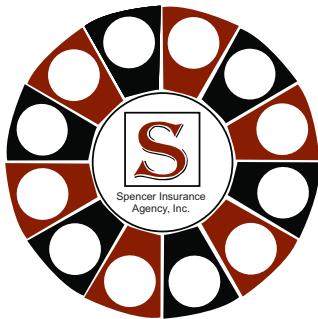


Spencer Referral Reward\$ ALL NEW FOR 2014!

Thank you for your feedback!

Based on your responses, we are reinventing our **Spencer Referral Reward\$** Program for 2014.

Our Spencer **Big Spin** just got BIGGER!



Each quarter we will randomly pick the name of a person who has referred someone to our agency in the previous quarter. That person wins the opportunity to come to our office and spin the Spencer Wheel for a chance to win an Apple iPad Mini, \$150 in Cash, or a \$100 Gift Card!

What stays the same?

Spencer Insurance will continue to highlight a local charity each quarter. We will send \$5 for each referral we receive during that quarter to that charity.

If you know someone who would benefit from the same great service you have come to expect, refer them to us! We would rather reward our clients for referrals than spend money on advertising. Thank you for your referrals!

Start referring now to increase your chances to win!

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 number of referrals received.
- † This program is open to anyone except employees of Spencer Insurance and their families. You do not have to be a client to enter.
- † The person referred does not have to become a client of Spencer Insurance Agency, Inc.
- † We reserve the right to deny a prize if required by law.

Check out our website: www.spencerinsurance.com

Spencer Insurance Agency's ...**CALL RIGHT
NOW!****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!



"Spencer Tips on how to Save Money on Your Car 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 "Spencer Tips on How to Protect your Family when You Become Disabled." Contact us...we'll help!

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

- | | |
|--|---|
| <input type="checkbox"/> protecting my home, condo or apartment with insurance | <input type="checkbox"/> protecting our Business 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 teen driver or children at college | <input type="checkbox"/> protecting our income with disability insurance |
| <input type="checkbox"/> protecting our Retirement Funds with Long Term Care | <input type="checkbox"/> protecting our jewelry, art and valuables with insurance |

PLUS: Having a baby, getting married, separated or divorced? Have a teen driver or a child going to college? Downsizing or preparing for retirement? Check out our website www.spencerinsurance.com for tips when you have a life changing event.

4 Quick Ways to Get In Touch With Us:

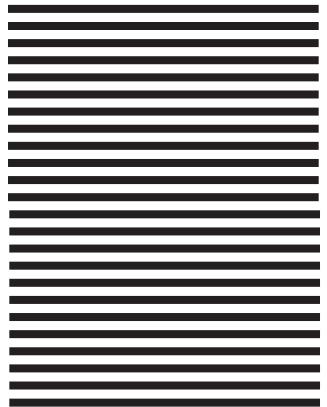
Fax: (215) 887-9538 **Phone: (215) 885-2200**

PO Box 54 Jenkintown, PA 19046 **Email: Info@spencerinsurance.com**

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**