



SPENCER INSURANCE AGENCY'S

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

Summer Days Are Here Again

Now that the hot temperatures are here and the children are out of school it's time to kick back and relax a bit. All of us at Spencer Insurance hope you have time to lay back and enjoy the summer whether you are on vacation or just in your own backyard. Summer is a great time to recharge.

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Your Protection and Peace of Mind is Our Only Business!

215-885-2200

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Our agency enjoyed a night out at the Iron Pigs game. Not only did they win, there were Friday night fireworks. All the staff and my grandchildren enjoyed the game.



Take a day to enjoy summer with some golf at the [Cathy Garry Memorial Golf Tournament](#) Monday August 1st at Center Square Golf Club. Cathy's Kids Foundation was featured in our Charity Spotlight section of our last newsletter and is a great cause that helps send families dealing with cancer to Disney. This quarter we are featuring Abington Township's Police Athletic League (PAL). Learn more about this wonderful program on page 3.

Congratulations to all our Big Spin Winners! Check out page 4 to see how you can be our next winner. Thank you to all who sent us a referral. We appreciate the trust you put in Spencer Insurance Agency.

Check out the [Summer Section](#) of our website for tips about renting a car, travel insurance, and what you need to know about your insurance coverage when your child leaves for college. Are your summer toys (boats, jet skis, golf cart) properly insured? Do you



have any liability coverage when you rent that Jet Ski this summer? Check it out for some guidance.

Many times summer is a less hectic time of year. This is a good time to set up an insurance review with us. In August you will be receiving our Annual Review Checklist and Privacy Policy. Let us know what has changed in your life. It may have an impact on your insurance coverage. Mail the form back to us or just call us at 215-885-2200 to review your coverage.

All of us at Spencer Insurance wish you a relaxing and safe summer. Take a break and enjoy it now. In another six months we will be talking about the snow.

Charlie

WANT TO LOWER YOUR MONTHLY COSTS? ENROLL IN AUTOMATIC PAYMENTS!

Spencer Trivia

This quarter's question:

In 2016, what Summer Olympic sport is the only one left that requires you to be an amateur?

Send your answer to cspencer@spencerinsurance.com. If you email the correct answer by August 15th your name will be entered into a drawing for a \$25 Gift Card. Good Luck!

Last quarter's question was: "Where and when was the first Philadelphia Phillies game played?" The answer was: "The first Phillies game was played May 1, 1883 at Recreation Park on the corner of 24th Street and Ridge Avenue."



Several people emailed the correct answer and **Kate Slotter** was picked as the winner. Congratulations, Kate!

Big Spin Winners

Congratulations to our March winner, **Bill Ferst!**

Bill won a \$50 Gift Card!



Congratulations to our April winner, **Ed Mayer!**

Ed won a \$50 Gift Card!

Congratulations to our May winner, **Bob Sacco!**

Bob won a \$50 Gift Card!



Spencer Online

Check out Spencer Insurance Online for more information on the following:

- [Child leaving for college?](#)
- [Downsizing and Preparing for Retirement](#)
- [Are your "Summer Toys" properly insured?](#)
- [Teen Driver Website](#)
- [Charlie's Blog](#)



Client News



Congratulations to **Lou & Anita Behrman** on celebrating their 30th wedding anniversary!

Have exciting news you'd like us to share? Call us or email Charlie at cspencer@spencerinsurance.com and we will be happy to include your news in our next newsletter!

Charity Spotlight: Abington Township Police Athletic League



This quarter Spencer Insurance Agency will feature the Abington Township Police Athletic League (PAL).

Abington Township PAL utilizes a recreation-oriented juvenile crime prevention program that relies heavily upon athletics and recreational activities to help kids achieve success. Safe, positive, fun, and rewarding programs offering a supportive teamwork environment is the key to the PAL success story that builds happy, well-adjusted youth and safer communities. Learn more about PAL and consider making a donation by [visiting their website](#).

Spencer Insurance Agency will contribute \$5 to PAL for each person you send our way. In addition, you will have a chance to win an iPad Mini, \$100 in cash or a \$50 gift card. See page 4 for more details on our Rewards Program. Thank you for helping us support this wonderful charity!

Tip of the Month: Have you read your Homeowner's Policy lately?

I ask this question because many people think that the coverage is the same from one homeowner's policy to another. Here is the problem. You give the coverage page of your current homeowner's company to another agent who gives you a "**comparable**" quote. You assume the quote has the same coverage and the premium is lower so you purchase the policy without checking with your current agent. **BIG MISTAKE!**

For example: The "**comparable**" quote has Water Back Up coverage that you have on your current policy. So you have the same coverage, right? Maybe not. As independent agents we represent 7 companies. Our companies cover "Water Back Up and Sump Discharge or Overflow" and the policies state "*Water backup is water or water-borne material, which 1. Backs up through sewers and drains; or, 2. Overflows or is discharged from a sump, sump pump or related equipment.*"

Most companies have similar language however "Company S" and "Company L" add a section which says "*the coverage provided by this endorsement only applies to the dwelling described in Coverage A and the following Coverage C personal property items: clothes washers and dryers, food freezers and the food in them, Refrigerators, Ranges, Portable dishwashers and Dehumidifiers.*" Just those items are covered... nothing else!

The companies we represent do not have this section, which means they don't limit coverage for what personal property is damaged. What if you have a finished basement and have a water back up claim? "Company S" and "Company L" would not cover your furniture, electronics, toys, your guitar laying on the rug, or items you store there such as clothing and your seasonal decorations. The "**comparable**" quote may have been \$100 cheaper, but now your additional costs could be several thousand dollars higher because you don't have the right coverage.

This is just one example. I have found several differences in coverage when clients send us a copy of the "**comparable**" quote to review. Check out my article [The True Cost of Insurance](#). Many times the "**comparable**" quote might be lower but is it lower because you have less coverage? Let us check for you. Send us copies of any quotes you receive so we can make sure you are not getting less coverage than you currently have.

1 in 5 people
wished their
SPOUSE or
PARTNER
had **LIFE INSURANCE**
—or *more of it.*



Source: 2015 Insurance Barometer Study, Life Happens and LIMRA

Think life insurance.

www.lifehappens.org

LIFE HAPPENS
A MOVEMENT ORGANIZATION

3rd Quarter

2016

Spencer Rewards Program

We build our agency on your positive comments and are truly grateful for your loyalty and faith in us! If you know someone 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
- A chance to win a Spin on our Prize Wheel and win either an **iPad Mini, \$100 Cash, or a \$50 Gift Card!**

BIG SPIN Drawings happen monthly!
Start now to increase your chances to win!

Thank You

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

Marcella Pinou, Jeff Solar,
Ted Piotrowicz, Ed Mayer,
Dan O'Kavage, Chris Kwon,
Lisa Gurski, Dawn Harrington,
Jeff Hanagan, Gazlind Hysko,
Ken Romani, Maria Ruth,
Tom Schmidt, Dan Reilley,
Pradeep Tanwar, Bob Sacco