



SPENCER INSURANCE AGENCY'S

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

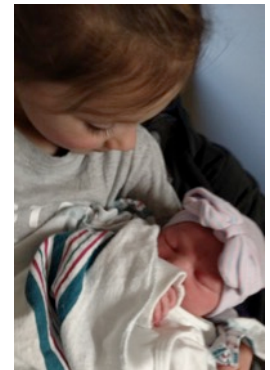
Spring is Here Again

Hello and Happy Spring! Strange winter this year. Warm temperatures and late snow confused our flowers. My daffodils and other early flowers started popping up in February. Hope the snow didn't freeze them.

Did you see that large sinkhole in the news this winter? Right nearby in Glenside. You may have read about it or [saw it on the news](#). The sink hole swallowed up a pickup truck and may have damaged the foundations of two homes. The investigation is still going on to find the cause. Check out my article ["Know your Homeowner's Insurance Exclusions before you have a claim."](#)

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March 4th brought some excitement for the Spencer Clan. My daughter Laura had a baby girl, Hannah Elizabeth. Her big sister Becca was very excited. Hannah broke the tie. Now Tammy and I have four granddaughters and three grandsons. We feel very blessed.



Do you know someone who had a baby or is expecting? Have them [check out our website](#) for some tips on things not to overlook when you have a baby.

Mother's Day is approaching so I wanted to wish all the mothers out there a Happy Mother's Day. Hope you have a great day with your family. Time for me to remember my mom who passed away a couple years ago. Our family will always remember mom as a great example. We miss her but know she is still keeping an eye on us.

Your Protection and Peace of Mind is Our Only Business!

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This month our newsletter has a focus on renter's insurance. See our "Tip of the month" for common reasons why people don't have renter's insurance. If they only knew how much coverage they could get for \$150 a year!

May and June bring graduation ceremonies. Congratulations to all the graduates. Send us their pictures and the school they are graduating from. We would love to congratulate them in our newsletter and on our Facebook page.

Don't forget the renter's insurance if they move into an apartment!

Now that Spring is here and you are tuning up all your toys for summer don't forget the insurance. Spencer Insurance insures motorcycles, boats, jet skis, pop up campers, and motorhomes. Give us a call for a quote.

I hope you enjoy all your Spring sports, activities and other occasions. Don't forget to send us your pictures. Go Phillies!

Charlie

Did you have a great experience with someone at our agency?
Please post an online review on [Google](#) or our [Facebook Page](#).

Spencer Trivia

This quarter's question:

From what musical does the song "June is Busting Out all Over" come?

If you email your answer to Charlie at ccspencer@spencerinsurance.com by May 30th your name will be entered into a drawing for a \$25 Gift Card. Good Luck!

Last quarter's question was: "During Super Bowl VI, which future Super Bowl winning head coach caught a touchdown pass from Roger Staubach?"

The answer was: "Mike Ditka." Several people emailed the correct answer and **Anne Cuccinello's** name was picked as the winner. Congratulations, **Anne!**



Client News

Congratulations to **Dan & Sarah Schmidt** on the birth of their son, Owen Michael!



Baseball is Back

Spencer Insurance is proud to be a GYAC sponsor again this year!



Tip of the Month: Do You Know Someone Who Rents?

After you hear the statistics you will know why I ask you to forward this article to anyone you know who rents. It does not matter if the place they rent is an apartment, condo, or house.

According to an April 2016 [survey](#) for insuranceQuotes.com carried out by Princeton Survey Research Associates International, nearly 70 percent of renter's don't have insurance. Some of the reasons given for not having renter's insurance include: "My Landlord has insurance, renter's Insurance is too expensive, my home has good security, I don't have enough property to insure, I don't understand renters insurance, and I don't know where to get it."

Let Spencer Insurance help you. Renter's insurance can cost as little as \$150 depending on where you live and how much coverage you choose. Your landlord's policy does not cover your belongings. In fact, we are finding that more apartment complexes require a renter to have renter's insurance. Renter's insurance not only covers your contents it also provides liability insurance.

When my son Brian was renting an apartment while in grad school he purchased a renter's insurance policy from his Dad as instructed. ☺ He was glad he did. There was a fire in the apartment next door that caused smoke and water damage to his apartment. Even though he thought his contents did not amount to much since most were hand me downs, he found that when he had to clean and/or replace items after the fire it ended up costing him \$15,000. He was glad he had insurance to reimburse him. [Check out Brian's story](#). Nice to know that your children follow their father's advice.

Check out our website for more information on [renter's insurance](#). Better yet [contact us today!](#)

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
- An entry for a chance to win a spin on our Prize Wheel where you could win an **iPad Mini, \$100 Cash, or a \$50 Gift Card!**

One Big Spin winner will be picked each month! **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!

Greg Queen, Ed Mayer, Bernie Rooney,

Debra Resnick, Taylor Dalton, Scott Downey,

Jeff Solar, Jeff Beyer, Alex Ibrahim,

Eric Frank, Roy Klotz, Patty Williard,

Dan O'Kavage, David Birnbaum, Jason Conrad

Charity Spotlight

This quarter Spencer Insurance will highlight one of my favorite charities, **Cathy's Kids Foundation**. Cathy Garry was a friend and client. She meant a lot to us. Unfortunately cancer took her from us. Her children started the Cathy's Kids Foundation in honor of her memory.

To quote their Mission Statement: "The mission of the Cathy's Kids Foundation is to provide comfort and joy to children currently suffering from the effects of cancer. We strongly embrace the idea that HOPE is the best weapon to fight cancer. Our annual Cathy Garry Memorial Golf Tournament raises funds in Cathy's memory. All proceeds raised will help to send a child and his/her family to Walt Disney World. Please help us bring HOPE to a family in need."

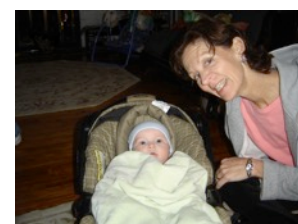
If you would like to make a donation Cathy's Kids Foundation go to **Cathy's Kids Foundation Website**.

Big Spin Winners



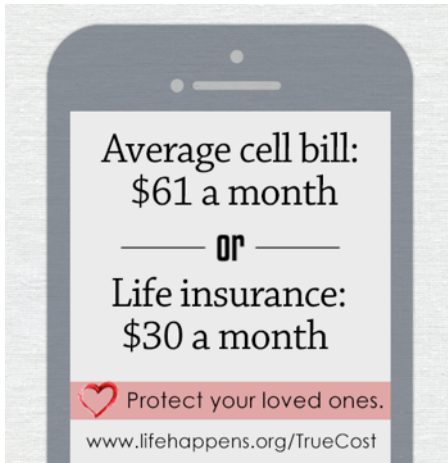
Congratulations to our
January winner,
Bernie Rooney!
Bernie won a \$50 Gift Card!

Congratulations to our
February winner,
Roy Klotz!
Roy won \$100 Cash!



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2nd Quarter

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Spencer Online

- [Spring Tips](#)
- [Why Don't You Have Renter's Insurance?](#)
- [Protect that Vacation with Travel Insurance](#)
- [Protect Your Wedding Day with Wedding Insurance](#)
- [Having a Baby?](#)
- [Charlie's Blog](#)
- [Rewards Program](#)



Did You Know ?

Did you know you can purchase up to \$1,000,000 of medical coverage on your auto policy? Pennsylvania requires you carry only \$5,000 of medical coverage, but for a small additional premium you can increase this coverage up to \$1,000,000. There are no copays, deductibles or networks. Go to any doctor or rehab. Contact us for more details.

