



# SPENCER INSURANCE AGENCY'S

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



Happy New Year! All of us at Spencer Insurance Agency wish you the best for 2018! I hope you had a wonderful Christmas time. Tammy and I were very blessed to spend some time with all seven of our grandchildren and our children. Here is a picture that I will treasure. Steve and I are very proud of our niece, Katie Spencer, who was honored by the Philadelphia Flyers and Walmart for her work with Variety Club. Check out our Charity Spotlight section for a picture and more details.

Thank you to all who sent birthday wishes for my dad, Ed Spencer. Ed turned 90 on Thanksgiving Day.



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Valentine's Day is coming soon. Don't forget to insure those valuable gifts. If you are planning to be married or get engaged on Valentine's Day then **check this out**. Congratulations!

Sunday March 11th we spring ahead as Daylight Savings Time starts. Don't forget to change the batteries in your smoke detectors when you set your clocks ahead. Nice to know that the days are getting longer. Can't wait for the spring days ahead as the flowers and trees start to bloom again.

I wanted to pass on to you a concern that we have at Spencer Insurance Agency. Recently a couple of our clients received quotes for their insurance coverage from another company. The price was cheaper but as they found out the reason for that was because they had inferior coverage and were even missing some valuable coverage altogether. Check out our tip of the month for more details. We understand price is important but call us to compare before you switch. *Charlie*

Your Protection and Peace of Mind is Our Only Business!

215-885-2200

[www.spencerinsurance.com](http://www.spencerinsurance.com)

[info@spencerinsurance.com](mailto:info@spencerinsurance.com)



We knew him as a friend and a man of integrity. He genuinely cared about his clients and staff. Our condolences and prayers go out to his family and wife Lorretta.

We ask that you keep Lorretta and Walt's family in your prayers.

Please share your memories of Mr. Hauck on our [Facebook Page](#).



## We spring ahead on Sunday March 11th. This is a good time to change the batteries in your smoke detectors too!

## With Our Deepest Regrets and Sympathies.

It is with great sadness that Spencer Insurance Agency announces that one of our founders, Walter Hauck has passed away.

Walt and Ed Spencer had separate agencies but shared staff and offices for several years. Their two agencies later formed Spencer Insurance Agency, Inc. All of us at Spencer Insurance are deeply saddened by the news of Mr. Hauck's death.



<http://www.mcgoldrickfh.com/obituaries/Walter-R-Hauck>

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:

What did St. Patrick use the shamrock to represent?

Send your Answer to [cspencer@spencerinsurance.com](mailto:cspencer@spencerinsurance.com). If you email the correct answer by March 1st, your name will be entered into a drawing for a \$25 Gift Card. Good Luck!

### Last Month's Question was:

What are the first ten amendments to the US Constitution called and when were they ratified?

### Answer:

The Bill of Rights. It was ratified on December 15, 1791.

Several people emailed the correct answer and **Denise Fleming's** name was picked as the winner. Congratulations, **Denise!**

## Agency News



Congratulations to our agent Denise Fields who's daughter Brittany married Mike Berardi on October 14, 2017.

Congratulations to the newlyweds as well! Pictured is Denise and her husband Rex along with Brittany and Mike.

## Client News

Congratulations to our client, Dan Schmidt, who recently started a new business selling furniture designs! Check out his designs at: [www.etsy.com/shop/HammerTree](http://www.etsy.com/shop/HammerTree). Here is a picture of Dan and a bed he built from one of his designs, along with his sons, Jeremy and Owen.



## Tip of the Month: The Devil Is In The Details.

I am sure you have heard the saying "The devil is in the details." This applies to insurance as well. When you shop around for insurance you may think you are being quoted the same coverage only to find out the reason the quote is cheaper is because you have lesser coverage. When you call the 800 number to get a quote in 5 or 15 minutes you don't know if the person you are talking to has been on the job for a week or 7 years. They may know very little about insurance and just follow a script. They have no skin in the game if they give you poor advice or if they don't tell you the coverage you have is not sufficient. They may not talk to you again, ever.

That is why Spencer Insurance Agency asks our clients to call us when they get a quote from another company before they consider switching to a new company. We are a local independent agency which means we write with more than one company and all of our staff members are licensed professionals, not just order-takers. You can even stop in and talk to us! Our staff understands insurance and knows that details are important. You talk to the same people when you call us.

Spencer Insurance Agency is not offended when a client calls and tells us they feel their rates are too high. We will review your policies and see if there is anything we can do to bring the price down that will not put you at a greater risk because you have less coverage. We have several quality carriers not just one.

Recently, a client notified us they switched to another company to get a much better rate. When the client sent us the new policies for us to review they were shocked to find how much coverage they lost. They had a 2% wind deductible which means if there was a thunder storm with strong winds and their house sustained wind damage (tree blown onto house, shingles blown off roof, etc.) that they had a \$8,000 deductible. The policy our client had with our carrier was a \$1,000 deductible regardless of the cause of the covered loss. They also did not have any water backup coverage and other coverage was missing as well.

When they called the new company to inquire about the missing coverage they could not get through to anyone that could help them and became very frustrated by the service. Yes, they got a better price but the coverage and service they received was very poor. They cancelled those policies and came back to Spencer Insurance.

We understand that price is important but please call us before you switch so we can help evaluate the offer you received before you switch. A savings of \$500 could end up costing you \$20,000 when you have a claim.

Call us today at 215-885-2200 for a review.

## 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!

Cindy & Steve Cornely, Dan Pollner,  
David Schweizer, Michele Fleming,  
Melanie Simmons, Ed Coutts, Flo Lucas,  
Ed DellaMonica, Sylvia Silverman,  
Terri O'Donnell, Brittany Berardi,  
Wayne Bailey, Valarie Farley,  
Mike Dean, and Dave Rubin

## Big Spin Winners



Congratulations to our September winner,  
**Steve Cornely!**  
Steve won \$100  
Cash!

Congratulations to our October winner,  
**Michele Fleming!**  
Michele won \$100  
Cash!



Congratulations to our November winner,  
**Dan Pollner!**  
Dan won a \$50 Gift  
Card!

Congratulations to our December winner,  
**Dave Rubin!**  
Dave won \$100  
Cash!

## Charity Spotlight



During the first quarter of 2018 we are highlighting the Variety Club of Philadelphia, whose mission is to “enrich the lives of children and young adults with disabilities through social, educational, and vocational programs that nurture independence and self-confidence, and prepare them for life.”

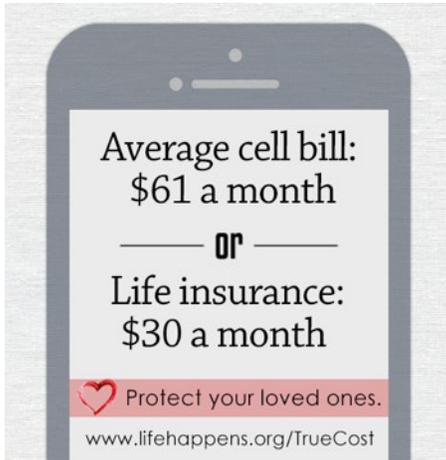
Charlie and Steve are very proud of their niece, Katie Spencer, who was recently recognized by the Philadelphia Flyers and Walmart for her work with Variety Club.

Katie has been involved with Variety Club Camp since 1999. Never one to shy away from an activity, she played soccer, basketball, and baseball as a part of their year-round sports program, and took swimming, scuba diving, dance, ceramics, art, and karate classes. She was a summer camper for many years and, as she got older, became a counselor in training before transitioning into Variety's summer vocational program. Katie was asked to be a Variety Ambassador for which she attended events, presented checks, and helped raise over \$20,000 for the organization! After graduating from Methacton High School in 2010, she volunteered in the Variety Club after-school program where she worked with several students who, in Katie's words, “had a disability and needed extra help in most of the activities.”

For her efforts at Variety Club, Katie earned The Presidential Volunteer Service Award, which was established to honor those who give hundreds of hours per year helping others. She was just recognized by the Philadelphia Flyers and Walmart as a Community Playmaker for her extensive community service including cooking and delivering meals for homebound seniors, volunteering both in the dementia unit at Dock Woods and at the no-kill shelter Kitty Cottage, and raising money for both Variety Club and Special Olympics. Katie is also being honored by Variety at their annual Vegas Night on March 24th for her extraordinary positive impact on the charity. Katie's Down syndrome doesn't deter her zest for life, dedication to her community, or concern for others. At many of the Flyers home games you will find Katie and her white wig behind the players bench.

Spencer Insurance will donate \$5 for each referral we receive during the first quarter of 2018. For more information about the Variety Club or to make a donation go to their website a <http://varietyphila.org/>

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1st Quarter

2018

## The Devil Is In The Details, Part 2

Life insurance can be purchased online. Is that a good idea?

- What happens when your 20 year term rate guarantee is up and you still need coverage?
- What happens if you become disabled and can't afford the life insurance premium?
- How do you change beneficiaries?
- Did you know naming minor children as contingent beneficiaries is a bad idea?
- What should you do with your life insurance if you get separated or divorced?

Yes, the devil is in the details. Call Charlie for a life insurance quote or review. Charlie has over 30 years of experience in life insurance and has earned his CLU (Certified Life Underwriter) designation.

## Spencer Online

- Check out these winter safety tips.
- Did you get married or engaged on Valentine's Day? • Insure those Valentine Day gifts!
- Have you put off renter's insurance? • Are you the parent of a teen driver? See what Brian has to say.



## Did You Know?

**THE REAL COST OF RENTERS INSURANCE**

60% of renters don't have rental insurance.

60% of renters who don't have renters insurance, think it is too expensive despite the fact that the average premium payment is \$15.75/month.

**\$189** a year  
\$15.75 x 12 = \$189 a year!

Renters insurance is less than:

- Approximately \$80 a month 50% of the American workforce spends buying coffee.
- Approximately \$148 a month 66% of American workers pay for lunch.
- Average cost for two people to go out to the movies once a month at the national average of \$7.96 each ticket.

Source: Rent.com Survey, National Association of Insurance Companies, Accounting Principles

