



# SPENCER INSURANCE AGENCY'S

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

Hello All,

It is so wonderful to see the trees and plants blooming with new life as spring gets underway. It is a welcome relief to see this reminder of new life especially in light of current events. I hope this newsletter finds all of you and your families healthy and safe. During this time of the coronavirus Spencer Insurance Agency is here to help you with all your insurance needs. Please read our "Tip of the month" article which details efforts being made by our agency staff and our companies. The health of our clients and staff is our priority during these uncertain times so our staff is working remotely and we will not have any face to face meetings with our clients for the time being. However, we will continue to use virtual meetings, email, text, and phones to communicate with you. Many of our forms can be completed using electronic signatures. Call or email us with any questions or concerns. Have a little fun and check out Spencer Trivia. If you guess the correct answer you have a chance to win a \$25 gift card.

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Your Protection and Peace of Mind is Our Only Business!

Join in the fun!

Our agency continues to receive many referrals from our clients, family and friends. I would like to thank you for your referrals. Word of mouth is our best advertising. Check out our Big Spin section to see who was rewarded for sending their referral. Hopefully, you will be our next winner.

Congratulations goes out to Sheila who had the closest guess in our Valentine Day's Face book contest. She had the closest guess on how many kisses were in the jar. Sheila won a \$50 gift card to Stutz Candy Company, one of my favorite stores.

Check out our articles on "Why you need flood insurance" and "Why spring is a good time to spring clean your finances." They contain some valuable information.

I wish you all the best as we head toward the summer months. Please take care to keep you and your families safe over the coming weeks. This too will pass. Make it a wonderful spring.

*Clarie*

### Like Us On Our Facebook Page!

## Did You Know? Spring is a good time to spring clean your finances.

Spring is that wonderful time of year where we can open the windows and get that much needed fresh air. Our flowers start to bloom and we know the warm days of summer will be here soon. Many people use this time of year to "Spring Clean" their home. I would like to suggest it is just as important to "Spring Clean" your finances.



Here are a few tips we suggest:

- Get your will, power of attorney and medical directive taken care of today. Review these documents if it has been some time since you had these documents written.
- Make an inventory of your safe deposit box and/or firebox in your home so you know where important documents are located.

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 was Memorial Day originally called and on what date was it first celebrated?

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

**Last Month's Question was:** As Valentine's Day approaches you see many images of Cupid. In Roman mythology, who is Cupid's mom?

**Answer:** Venus

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

## Client News



How Many Kisses  
Are There?

For Valentine's Day Spencer Insurance Agency had a Facebook contest to see who could come closest to guessing the number of kisses in the vase. The correct number was 210.

Congratulations to Sheila Shoop who was our winner. Sheila received a \$50 gift card to



Congratulations to our client's Bev and Ed, on the birth of their grandson Reed Archer.

## Visit Charlie's Blog!

## Tip of the Month: Important News regarding operations during Coronavirus

Spencer Insurance remains available and is open to help you with all your insurance needs. Although our staff is working remotely we are committed to continue business as usual with a few minor differences.

- Phone service: The main difference you will notice is that when you call us at 215-885-2200 you will get our voice mail. However, our phone system immediately alerts us by email when a voice mail is left for us. We will call you right back. If you have an emergency or don't receive a timely call back, please call 215-287-8731.
- Billing issues: We are here as always to help you with any billing issues. Our companies are making arrangements with our clients to help those who are affected by the Coronavirus. If you have been laid off, quarantined or become ill and this affects your financial condition our companies will help you with payment arrangements during this difficult time. It is best to call your company directly to make these arrangements. The phone numbers for all our companies are listed on our website under the **Client Services Tab**. You may still call us at 215-885-2200 with any billing questions.
- Claims: Reporting: Claim reporting remains the same as always. If you need to report a claim it is best to call the company directly to report the claim so they have all the information they need to process your claim as quickly as possible. All our companies claim phone numbers are on our website under the **Client Services Tab**. If you want to discuss your claim before reporting it or you need follow up after you report it, feel free to call us at 215-885-2200. If you have an emergency call 215-287-8731.
- Set up an online account with your company! Most of our companies have a website and phone app to help service your policy. Through the website or app you can pay a bill, get a copy of your policy, check your billing and pay a bill, get an auto ID card among other things. We suggest you set up an online account with your company so you can take advantage of these services. The websites for our companies are listed on our website under the **Client Services Tab**. Please call us at 215-885-2200 if you need any help setting up your online account.

We are open and available for you during these difficult times. Please stay safe and let us know if there is anything you need from us.

## 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

- \$10 gift card
- \$5 donation to a local charity
- An entry for a chance to win a spin on our Prize Wheel where you could win **\$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!

Julia Love, Nick Prothero, Amber Johnston, Rick Fetzer, Felix Tuccillo, John McCullough, Nancy DiBonaventura, Kate Slotter  
Lily Stepnowski, Ed Spencer Jr., Patty Williard, Elliott Seidman, Bernie Rooney, Steve Lorenz, James & Debra Pressley, Emily Schaefer, Natalie Petosa, John Hawkins.

## Big Spin Winners



Congratulations to our December winner, **Tony Hourmouzis!**

Tony won \$50 cash!

Congratulations to our January winner, **Nick Prothero!**

Nick won a \$50 cash!

Congratulations to our February winner, **Kate Slotter!**

Kate won \$50 cash!

## Charity Spotlight

As we all continue to live through these unprecedented times Spencer Insurance wants to help those whose health or finances were adversely affected by the Coronavirus.



We will pick an appropriate charity and pledge to donate \$10 for each referral we receive from our clients and friends during the 2nd quarter of this year.

Our wish is for all to have a speedy recovery and get back to a normal life.

## Review Us Online!

## Did You Know? Continued

- Make a spreadsheet or list of your assets, credit cards, mortgage information, bank accounts, insurance policies, retirement accounts and other investments. Be specific and record account numbers, beneficiaries, values, amounts of insurance, and ownership. Be careful to store this information in a secure location. Keep a copy away from your home in the event you have a fire. (Don't forget your employer provided group benefits)
- Backup pictures and take an inventory of your home. Use the video camera on your phone to take pictures of the outside and inside of your home. This video will prove very valuable if you ever have a fire loss.
- Consider meeting with an attorney, financial planner, and your insurance agent.

Spencer Insurance Agency is here to help you. If you don't know an attorney or financial planner, we can suggest professionals whom we have worked with and trust. **Contact us** for a complete insurance review of all your policies including, home, auto, umbrella, disability, life, and long term care.

2nd Quarter

2020

## Spencer Online



- Spring Cleaning Tips.



- Are Your 'Summer Toys' Properly Insured?
- New Jersey State Boating Safety Manual
- PA Boating Laws.
- PA State Motorcycle Website.
- Motorcycle Pre Season Riding Checklist.

## FAQ: I am not in a flood zone. Why do I need flood insurance?

Everyone is in a flood zone, to some degree. You may be in a moderate to low-risk flood zone which include "B", "C", and "X" zones but that does not mean you won't experience flooding.

According to FEMA "These areas submit more than 20 percent of National Flood Insurance Program claims and receive one-third of federal disaster assistance for flooding."

Flood insurance rates for these low risk zones are very affordable. [Contact us](#) today for more information.

Don't wait for that storm to approach as most flood policies come with a 30 day waiting period.