



# SPENCER INSURANCE AGENCY'S

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

I hope you were able to make the best of a tough time and find ways to safely celebrate the holidays with your family and friends. Share your holiday pictures on our [Facebook page](#).



All of us at Spencer Insurance Agency wish you a happy and healthy New Year! Let's hope this year brings an opportunity to reconnect with friends and family. Stay safe. Check out our [Facebook page](#), for up-to-date information about visiting our office.

Have you set up an account on your computer and phone with your insurance company? See our FAQ and check out the benefits of setting up an online account right on your phone. Take a stab at our Trivia question this quarter. You may win a \$25 gift card if you send us the correct answer.

I need your help picking a charity to spotlight this quarter. See our Charity Spotlight page and send us your suggestions.

There does seem to be more traffic on the roads these days compared to March and April of last year. Check out our "Tip of the Month" to find out if your limits for liability are enough. Less people have been driving but those who are have been driving faster and having more serious accidents, so please be careful.

I hope you enjoy some time outside this winter. I think it was funny that right after our local weather forecasters predicted just a small amount of snow this winter that we had our first major snowstorm in two years. It is 2020 after all.

Enjoy the winter and I will talk to you again in the Spring. *Charlie*

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### Visit [Charlie's Blog](#)

## Your auto liability coverage may not be enough!

Many of our clients think that due to the coronavirus and limited driving that auto insurance rates should decrease. At the beginning of the pandemic as I was driving down route 309 to my office in Jenkintown from my home in Lansdale there was little traffic. That traffic has picked up considerably in recent months. But one thing I noticed when driving down 309 with my cruise control set at 65 MPH is that cars are zooming by me going 80 to 85 MPH. Have you had the same experience?



While the frequency of claims has decrease, the severity of the claims has risen. The dollar amount of claims to fix cars and pay medical and liability loses when someone is driving at a high rate of speed has increased. More damage and injuries are done when driving at excessive speeds. Unfortunately, this is what has been happening during the pandemic. Less drivers driving faster, causing higher pay outs on auto claims. *Continued on page 2*

Your Protection and Peace of Mind is Our Only Business!

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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:** Who won the first-ever NCAA men's basketball tournament and on what date did it happen?

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 year did Michelangelo start his paintings on the ceiling of the Sistine Chapel and what year were they first exhibited?

**Answer:** Michelangelo's paintings on the ceiling of the Sistine Chapel in the Vatican, Italy were first exhibited in 1512. He started the work in 1508.

Several people emailed the correct answer and **Cheyenne Randle's** name was picked as the winner.



Congratulations, **Cheyenne!**

## Agency News

As you know the coronavirus has changed the way business is being done. That includes our agency. Things seem to change weekly. Check our [Facebook page](#), for the most up to date information.



Currently we have some staff working at home and some staff working in the office. Our office is open for you to come in by appointment only. Please call ahead to schedule an appointment if you would like to come in. When you visit our office, you must wear a mask and we will take your temperature and ask you to answer some questions. Please reschedule if you are not feeling well or have recently been exposed to someone that tested positive for the virus. If you have recently tested positive, you will need to reschedule your appointment. Our staff will be wearing masks and can offer you one if you do not have one.

We are here to help you. Our staff is prepared to offer the same service you expect from us. **Contact us**, with any questions.

**Your protection and peace of mind is our only business!**

## Do you have enough coverage? *Con't from page 1.*

Accidents happen. You may not have enough coverage. Even if you have \$500,000 of liability coverage what would happen if the legal judgement against you is for \$1,350,000? How would you come up with the additional amount after you use up your limit of \$500,000 on the auto policy? The solution is to have an umbrella policy. An umbrella policy would provide you an additional amount of coverage over the amount provided by your auto insurance policy. You can get an additional one million or more for as little as a \$1 a day. This coverage would also provide additional coverage over your homeowner's and rental policies too.

Contact us today to get more information on how much an umbrella policy would cost you and what coverage it would provide for you. **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

- \$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!

Holly Rehfluss, Chuck Nowicki, Julia Love, Felix Tuccillo, Dave Temple, Barbara Beemer, Mark Donathan, Tom McIntyre, Isabelle and Fred Cubit, Alan Mar, Lily Stepnowski, Elliott Seidman, Paul Collins

## Big Spin Winners



Congratulations to our September winner, **Nikki Keefe!**  
Nikki won \$50 cash!



Congratulations to our October winner, **Barb Beemer!**  
Barb won a \$50 cash!



Congratulations to our November winner, **Isabelle and Fred Cubit!**  
Isabelle and Fred won \$50 cash!

## Charity Spotlight

During the 4th quarter of 2020 we had a contest to donate to a fire company in our area. We are pleased to announce that Willow Grove Fire Company won and received a \$250 check from our agency. Spencer Insurance is honored to be able to support our first responders in our own neighborhood.

For the 1st quarter of 2021 we need your help. Spencer Insurance knows that due to the coronavirus there are many local small businesses in of need financial help during these times. Help us choose one to spotlight for our 1st quarter of 2021. If you volunteer for an organization that needs our support, please send me the name of the organization. Our agency will pick one from all those submitted to make a donation at the end of the 1st quarter of 2021. We will donate \$5 for every referral we receive during the 1st quarter of 2021. Donation will be a minimum of \$250. Thank you for your help!

## Did you know?

With the winter holidays behind us and Valentine's day on the horizon, this is a time of gift giving. Did you receive any special gifts this holiday season? Hopefully the first thought after you received the gift was to say, "Thank you." However, the second thing you should do is to call us. Why? Did you know your homeowner's policy has limitations on several types of personal property? For example, Jewelry may be limited to just \$1,000 in the event of theft. Other items that may be limited are furs, silverware, firearms, trailers and some collectibles and fine arts. **Contact us**, today to make sure those special gifts you received are properly insured.

1st Quarter

2021

## Spencer Online



- [Important winter tips](#)
- [Get an Umbrella Policy quote](#)
- [Spencer Insurance Facebook Page](#)
- [Spencer Rewards Program](#)
- [Sign up for an online account with your company](#)

Average spent on take-out food:  
**\$75 a month**

Life insurance:  
**\$30 a month**

Protect your loved ones.  
[www.lifehappens.org/TrueCost](http://www.lifehappens.org/TrueCost)

## FAQ:

**I am getting my car inspected and need an insurance ID card. What do I do?**

There are many times you will need your auto insurance ID card. You may be getting your annual inspection; you may have been pulled over by the police and asked for proof of insurance or you may be purchasing a replacement vehicle. Whatever the reason, if you need an insurance ID card you are always welcome to call us and we can email it to you.

There is another option that is often quicker and more convenient than a phone call. Most insurance companies like Spencer Insurance can give you the ability of adding an app to your phone so you can download an auto ID card instantly right to your phone. You can even save the PDF of your auto insurance card on your phone and show it when needed. There are other things you can do with your online account. You can download a copy of your policy, pay a premium, report a claim, and check on the status of a claim. Spencer Insurance Agency recommends everyone download the app and set up their online account. That way the account is set up when you need it. Our agency will still be there if you want to call us, but this tool offers you another way to get the information you need 24/7. **GO HERE**, and you will find a list of our companies with a link to set up the online account. If you need help setting the account up give us a call, 215-885-2200.