



SPENCER INSURANCE AGENCY'S

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



Hello everyone, I hope you had a wonderful holiday season. I wish you and your families a Happy and Healthy 2023!

Tammy and I had some exciting news in December. Our daughter Laura and her husband Dan had their third child, a boy. Dean is our 10th grandchild. Check out Agency News for a beautiful picture of Dean with his two sisters. Congratulations Dan and Laura.

Make sure you send us your photos of any exciting family news. We love to share them on our Facebook page and in our client news section of our newsletter.

By this time many of us have made and already broken our New Year's resolutions. See our "Tip of the Month" for New Year resolutions you should make about your insurance coverage. It's not too late.

Play our Trivia game and send me your answer. Some lucky person who answered correctly will win a \$25 gift card.

I hope you enjoy the rest of winter. I for one hope we get at least one snowstorm. It is peaceful when everything is shut down. One is enough. Talk to you in the Spring!

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Visit **Charlie's Blog**

Tip of the Month: New Year's Resolutions for Insurance

Happy New Year! By now many New Year's resolutions have been broken. It still a good idea to have New Year's resolutions or goals for the new year. I wanted to share some New Year's resolutions/goals you can make about your insurance.

Auto Insurance

This year and last year have been turbulent years for auto insurance premiums. Many companies are raising rates as loss costs increase. Hopefully this turbulence calms down this year. But this is no time to reduce coverage or to be underinsured. Resolve to make sure you are paying a fair premium for the right coverage. **Contact us** today to review your coverage.

Homeowners Insurance

Like auto insurance, homeowner's insurance has also had a tough couple years. Getting a contractor to come out just to give you an estimate is a challenge. The increase costs of roof repairs and other home repairs is up dramatically. This means the cost to replace your home has increased significantly in the last couple years. Resolve to make sure you have the proper coverage at a competitive cost. Some questions to ask yourself. Do I have enough coverage to rebuild my house? If not, what part of the house will I choose not to rebuild? What would happen if someone was seriously injured or killed on my property? Do I have enough liability insurance? **HINT:** Make sure you have an umbrella policy. **Contact us** today to make sure you have the right coverage. Continued on pg 2

Your Protection and Peace of Mind is Our Only Business!

(215) 885-2200

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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

1st Quarter's Trivia Question: March Madness is coming. The Villanova Wildcats beat the Georgetown Hoyas to win the 1985 NCAA Basketball Championship. What seed were they and in what region did they play?

Send your Answer to 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 Quarters Question was: "What soft drink was believed to be the first soda that was served in 1885?"

Answer: In 1885, in Waco, Texas, a young pharmacist called Charles Alderton invented the soft drink "Dr Pepper".

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

Agency News

Congratulations to Laura and Dan Thomas (Charlie and Tammy's daughter) on the birth of their son Dean Eugene.

Dean is pictured with his two big sisters Becca and Hannah.



Client News

Congratulations to Jess and Brandon Kook-Whitley on the birth of their son, Cole Peter.

Cole with his sister Caroline.



Congratulations to Lance Weatherly and Rakhshanda Akram on the birth of their daughter, Lena Rosheen.

Tip of the Month Continued

Life Insurance

Life insurance is for those who live. Many people procrastinate purchasing life insurance because they don't want to talk about death. The chance of you dying is 100%. We just don't know when. If you have put off purchasing life insurance then resolve to **contact us** to learn more and purchase protection for your family. If you already have life insurance, ask yourself these questions. Have you experienced a major life change like having another child? Is the term insurance you purchased years ago going to expire soon? Do you need to update your beneficiary? Has your health changed for the better (non-smoker now, lost weight, no longer need medication)? These are all great reasons to have a life insurance review with us.

Resolve to **contact us** for an insurance review.

Life does not stay the same. Make sure you talk to us about the changes in your life so we can help you purchase the proper coverage.



Review us online!

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!



Big Win-

Congratulations to our September winner,
Stacy Favoroso!
Stacy won
\$100 cash!



Congratulations to our October winner,
Elliott Seidman!
Elliott won a
\$50 cash!



Congratulations to our November winner,
Melanie Panasiuk!
Melanie won
\$100 cash!



Thank You

Thank you to all our clients who graciously told their family, friends, and associates about us! Brittnei Sennett, Liz Cooke, Julia Love, Melanie Panasiuk, Donna McHugh, Paul Collins, Jeff Zimmerman, Dan Thomas, and Elliott Seidman

Charity Spotlight



Ending Hunger, Building Community, Transforming Lives

During the 1st Quarter of this year **Spencer Insurance** will highlight **Manna on Main Street** and pledge to donate \$10 for each referral we receive from our clients and friends. **Manna on Main Street** is committed to ending hunger in the North Penn region by providing food, fulfilling social service and education needs, and conducting community outreach. Through a food pantry and soup kitchen, emergency financial aid, counseling and referrals, and education opportunities, we serve those in need with the hope “that everyone might be fed.”

Please help out with your **donation**.

Did You Know?

Did you receive some jewelry as a gift for Christmas? Do you expect to receive a special gift on Valentine’s Day? Did you know that many items such as jewelry, silverware, fine arts, guns, and other valuable items have limit on your homeowner’s policy? Your policy may over cover your jewelry for theft up to \$1,000. If you have more than \$1,000 of jewelry, you need to let us know so we can offer you a Valuable Items endorsement to raise that limit. The same goes for other valuable items or collectibles.

To be sure you have the proper coverage **contact us today**.

Like us on our Facebook page!

Spencer Online



- [Go here for insurance quote.](#)
- [Donate to manna on main street.](#)
- [Get a home, auto, or life insurance review.](#)
- [Life changing events. You need a life insurance review.](#)

FAQ:

On my auto policy why am I paying premium for uninsured/underinsured motorist. Why am I paying for an uninsured/underinsured motorist?

Many time our clients don't understand that uninsured/underinsured motorist coverage protects them and not the uninsured person. If you are in a serious car accident and the other party is at fault you can sue them for bodily injury. Pennsylvania state law only requires drivers to purchase \$15,000 of bodily injury coverage and many drivers drive without insurance.

If you are seriously injured \$15,000 may not be enough coverage for the injuries, you sustained. If that is the case, then your car insurance policy's uninsured/underinsured motorist coverage protect you in addition to the other party's coverage. That is why we recommend you purchase high limits of both bodily injury and uninsured/underinsured coverage. That way if the driver who hit you has low coverage or no coverage you can then go back to your insurance company and request payment through your uninsured/underinsured motorist coverage.

If you are unsure what your coverage is then [Contact us](#) today.

Your protection and peace of mind is our only business.

