3rd Quarter 2023



SPENCER INSURANCE AGENCY'S

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



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Your Protection and Peace of Mind is Our Only Business!

(215) 885–2200 www.spencerinsurance.com info@spencerinsurance.com









I hope everyone is out enjoying the warmth and extra hours of daylight that summer provides. Our family plans to enjoy the lakes of Maine again this summer. Time for some swimming, fishing, and water skiing. Well, water skiing for the kids and grandkids. I'll drive the boat.

Spencer Insurance Agency has rolled out our new app powered by GLOVEBOX. Make sure you download it and activate your carriers! Ever wish you had your auto ID card on your phone? Now with this app you will always have your latest auto ID card on your phone. See our "Tip of the Month" article for more details on how to set it up. Call our office if you need help setting it up.

Congratulations to Denise Fields. Denise celebrated 25 years with Spencer Insurance Agency in June. Rely on her 25 years of experience. Thank you, Denise, for all you have done to make our agency a success.

Check out our Charity Spotlight this month. **Cathy's Kids Foundation** sends a family to Disney World each year that has a family member suffering from cancer. What a wonderful tribute to their mom, Cathy Garry who passed away from cancer. **Consider donating to this wonderful charity.**

Remember to play our trivia game. You could win a \$25 gift card!

Take care and stay safe this summer. Make sure to prepare your yard when storm warnings are issued so you don't have things flying into your house. Remember water is deceiving and flooded highways could be hidden to your view. Don't forget that everyone is eligible for flood insurance. The less the risk of flooding at your location the less you pay. Don't wait until it is too late.

Visit Charlie's Blog

Important: Do we have your emergency contact information?

To help prevent and resolve disasters, we have created our Emergency Contact Program. In case of an emergency, we want to be able to reach you quickly. But what if we can't get a hold of you? We can call your Emergency Contact. Or, what if your Emergency Contact becomes aware of an urgent matter concerning you, your family, or your property? They can contact us for immediate assistance and help prevent your situation from getting worse.

Please take a moment to **fill out this form** with the names of one or more emergency contacts.

Did you have a great experience with someone at our agency? Please post an online review on **Google** or our **Facebook Page!**

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Spencer Trivia

2nd Quarter's Trivia Question: In what year did the Fourth of July become a holiday in the United States?

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

Last Quarters Question was: "What state joined the Union on June 1, 1796?

Answer: Tennessee.

Several people emailed the correct answer, and Teresa Beck's name was picked as the winner. Congratulations, Teresa!

Agency News

Congratulations to Charlie Spencer who was awarded the 2023 FIVE STAR Home/ auto Insurance Professional Award.





Congratulations to Denise Fields who celebrated her 25th year with Spencer Insurance Agency.

Client News

Congratulations to Lindsay and Matt Clift on the birth of their son Liam Arthur Clift.



ACCESS YOUR POLICY DOCUMENTS FROM ANYWHERE

GLOVE **BOX**

Tip of the Month: Why Use the New Spencer Insurance App?

Spencer Insurance Agency is excited to announce that we have collaborated with GLOVEBOX to provide you with an innovative self-service technology, on mobile and web, to easily manage your policies and communicate with our agency.

If you have not downloaded our app just click this custom link.

Go here for instructions.

Why use the new Spencer Insurance App?

- Access ID Cards and policy documents
- Pay a bill
- · Initiate a claim
- Request policy service
- · Request quotes on additional lines of business
- Refer us to friends and family with a simple touch of a button



- Engage with our website and social media
- And so much more!

Don't worry, you can always call us directly at (215) 885-2200 anytime you need us. We are here for you! Your Protection and Peace of Mind is our only business!

Contact us if you need help connecting to our app. We hope you enjoy it!

Review us online!

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Rewards Program

We build our agency on your positive comments and are truly grateful for your loyalty and faith in us! If you know some one 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!



Charity Spotlight: Cathy's Kids



During the 3rd Quarter of this year Spencer Insurance will highlight Cathy's Kids Foundation and pledge to donate \$10 for each referral we receive from our clients and friends during the 3rd quarter of this year.

The mission of the **Cathy's Kids Foundation** is to provide comfort and joy to children currently suffering from the effects of cancer. They strongly embrace the idea that **HOPE** is the best weapon to fight cancer. Their annual **Cathy Garry Memorial Golf Tournament** raises funds in Cathy's memory.

All proceeds raised will help send a child and his/her family to Walt Disney World.

Please help us bring HOPE to a family in need. Go to Cathy's Kid's Foundation website to donate and make dreams come true.

Thank You

Thank you to all our clients who graciously told their family, friends, and associates about us! Elliott Seidman, Jeff Zimmerman, Melanie Panisuik, Julia Love, Laura Sweeney, Tom Cornely, Bernice Morgan, Gary Waldman, Joyce Hirst, Bernie Madden, Scott Wolferetz, Lisa Dam, and Ilene Young.

BigWinners

Congratulations to our March winner, Frank Higgins! Frank won \$50 Gift Card! Congratulations to our April winner, Elliott Seidman! Elliott won a \$50 Cash!



Congratulations to our May winner, Tom Cornely! Tom won \$100 Cash!



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FAQ: What if I need an ID card when you are not open?

We have an app for that! You can keep your ID Card and all other policy documents in the app on your phone. You can also pay bills, refer a friend, get a quote, report a claim, and send us information to make a change to your policy. If you have not down loaded our app, just click this **custom link**.

Go here for instructions.

Like us on our Facebook Page!

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Spencer Online



- If you have not downloaded our app, just click this **custom link**.
- Detailed instructions to set up the New Spencer Insurance Agency App.
- Fill out this form to send us your emergency contacts
- Cathy's Kids Foundation



Did You Know?

It is more important than ever to increase your rental car coverage on your car insurance policy.

A few years back \$30 a day would be plenty to pay for a rental car. Not today! Due to the increased cost of new vehicles, the daily price rental companies are charging has also increased. If you typically drive a large SUV and would need to rent a similar vehicle if yours is in the shop for a collision or comprehensive repair, a higher rental limit would allow you to do that. That large SUV costs more to rent than a sedan. Similarly, if you typically drive a luxury vehicle and want to rent a comparable model, you would need a higher rental limit because it costs more to rent a luxury vehicle than it does an economy car.

Another reason to consider a higher rental limit is that car repairs are taking longer and longer due to parts shortages. If you choose rental coverage with a limit of \$100/day, that comes with a total limit of \$3000. If the car you end up renting only costs you \$60/day, you would have rental coverage for up to 50 days because the payout would be within the total rental limit available.

Contact us today if you have any questions on this or any other cover–age on your car insurance policy.