



SPENCER INSURANCE AGENCY'S

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



Hello All,

Spring is in the air. The flowers are blooming, the trees turning green and the temperatures are just right. It is that time of year when many of us are planning our vacations and getting our summer toys out of the garage. Check out our **“Tip of the Month”** to make sure you are **“Insurance Ready”** for those summer toys.

The **“Did you know”** article this quarter explains why it is important to choose an independent agent when shopping for life insurance. The same can be said for when you are shopping for your auto and homeowner’s insurance. Check it out and share it with a friend.

Want a \$25 gift card? Check out our trivia game for a chance to win.

I want to thank all of you who have trusted us with your referrals. Referrals are the lifeline of our business. We appreciate the trust you have in us!

I wish you all a wonderful spring. Enjoy this time and stop and smell the flowers. – Charlie

Visit Charlie's Blog

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Did You Know...

Working with an independent insurance agent is often the better choice over buying life insurance directly online. Here are the reasons why:

Access to Multiple Carriers

An independent agent works with multiple of insurance companies, not just one. They can shop the market on your behalf and find the best rates and terms for your specific health profile and needs — something no single online platform can match.

Personalized Underwriting Guidance

Life insurance isn't one-size-fits-all. If you have any health conditions (diabetes, heart issues, past cancer, etc.), an independent agent knows which carriers are most favorable for your situation. Going online blindly could get you rated up, declined, or steered toward a more expensive policy.

Expert Needs Analysis

An agent will help you figure out how much coverage you need, what type (term vs. whole vs. universal) makes sense, and how it fits into your broader financial picture. Online tools typically offer only basic calculators with no real guidance.

No Extra Cost to You

Independent agents are paid by the insurance company via commission, you don't pay more by using one. So, the expert advice is essentially free to you.

Help Through the Application Process

The application can be complex, especially if medical records or an exam is involved. An agent guides you through it, helps you answer questions accurately, and advocates for you if the underwriter has concerns.

Claims Support

When your family eventually needs to file a claim, having an agent in your corner — someone who knows your policy and can navigate the process — is invaluable. An online portal offers no such relationship.

Contact **Spencer Insurance Agency** today to set up a life insurance review.



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

2nd Quarter's Trivia Question: What year was Mother's Day signed into law and by which president?

Send your Answer to cspencer@spencerinsurance.com. If you email the correct answer by May 15th, your name will be entered into a drawing for a \$25 Gift Card. Good Luck!

Last Quarters Question was: Which United States presidents have birthdays in February?

Answer: George Washington, Abraham Lincoln, William Henry Harrison, and Ronald Reagan.

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



Like us on Twitter!

Tip of the Month: You insured your car. Did you insure your fun?

Boats, jet skis, motorcycles, ATVs, e-bikes, and campers are a blast — until something goes wrong. Here's the lowdown on why your summer toys need their own coverage.

Let's be honest — summer toys are one of life's great joys. Whether it's a pontoon boat out on the lake, a couple of jet skis for the family, or an ATV for weekend trail rides, these things make summer, well, summer.

But here's the thing: a lot of people spend tens of thousands of dollars on recreational gear and then just assume their home or auto insurance has them covered. Sometimes that's partially true — but almost always with limits so low they'd barely make a dent in a real claim. Let's fix that.

So, what counts as a "summer toy"?

If it's fun and it floats, rolls, or hauls you somewhere — it probably belongs on this list. Boats, Jet skis, PWC, ATVs, e-bikes, campers, motorcycles, dirt bikes, and golf carts all belong on this list.

Wait — my homeowner's policy doesn't cover this stuff?

Not really, no. Most homeowners' policies cap watercraft liability somewhere between \$1,000 and \$1,500. That sounds okay until you realize a single accident on the water — a collision, an injury, someone's boat getting damaged — can run well into the six figures.

Real talk: If your jet ski injures a swimmer or your ATV clips a neighbor's fence, you could be on the hook for medical bills, legal fees, and damages — sometimes for years. Without solid liability coverage, that comes out of your own pocket.

And it's not just liability. Think about theft from a marina or trailhead, storm damage while everything's in storage, or hitting a submerged log at full speed. These are common, expensive scenarios that a homeowner's rider just wasn't built to handle.

Okay, so what should a good policy cover?

Glad you asked. Here's what to look for when you're shopping around:

- **Physical damage** — covers repairs or replacement after a crash, theft, fire, or storm.
- **Liability protection** — pays for injuries or property damage you cause to others, plus legal defense if it comes to that.
- **Uninsured/underinsured coverage** — protects you if the other person in an accident has little or no insurance.
- **Medical payments** — helps cover medical bills for you and your passengers, no matter who's at fault.
- **Towing & roadside/water assistance** — because getting stranded on the lake is nobody's idea of a good time.
- **Agreed value coverage** — means you get the full insured amount at claim time, with no depreciation taken off the top.

Before you hit the water (or the trails)

Insurance is just one piece of the puzzle. A few easy habits can go a long way toward keeping your summer drama free:

- Register your watercraft and off-road vehicles — it's required in most states and costs very little.
- Take a safety course — many insurers will lower your premium for it. Win-win.
- Snap photos and write down serial numbers each season — it makes claims so much easier if something gets stolen.
- Check your coverage limits every year — replacement costs go up, and last year's policy might already be outdated.

Have a question about your recreational equipment coverage? **Contact us** before you head out.

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 Winners

Congratulations to our January winner, **Stephanie Freitag!** **Stephanie** won \$100 Cash!



Congratulation to our February winner, **John Mlodzinski!** **John** won \$100 Cash!



Congratulations to our March winner, **Julia Love!** **Julia** won \$100 Cash!



Thank You

Thank you to all our clients who graciously told their family, friends, and associates about us! Stephanie Freitag, Julia Love, Kelly Slentz, John Mlodzinski, Nicole McMillian, Wayne Bailey, and David Birnbaum.

Charity Spotlight: Special Olympics Pennsylvania

Special Olympics Pennsylvania



During the 2nd Quarter of this year Spencer Insurance will highlight **Special Olympics Pennsylvania**. and pledge to donate \$10 for each referral we receive from our clients and friends during the 4th quarter of this year.

The mission of **Special Olympics Pennsylvania**. It provides year-round sports training and competition for children and adults with intellectual disabilities—helping athletes build fitness, show courage, experience joy, and connect with their families and communities.



Check out their **website** to see the wonderful things they accomplish or to contribute to this amazing organization.



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Spencer Online



- [Get a life insurance review](#)
- [Pre-Season Checkup for your boat and Jet Skis](#)
- [Spring Insurance tips](#)
- [How life-changing events affect your insurance policies](#)
- [Spencer Insurance Agency's, Trusted Referral Sources](#)

Why do I need umbrella insurance?



See how umbrella insurance is a cost-effective way to protect your assets (like your home or retirement savings) from lawsuits.

FAQ: Should I raise my auto deductible to save money?

Raising your deductible — the amount you pay out of pocket before insurance kicks in — can meaningfully lower your monthly premium. Moving from a \$500 to a \$1,000 deductible, for example, can reduce your premium by 10–20%. Just make sure you have enough savings set aside to cover that higher amount if you do need to file a claim.

How much can you save by raising your auto deductible?

