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Charter Member

NSACE

National Society of Agents for
Consumer Education



"Best Insurance Agency"

"Best Life Insurance Agent"

"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

Let The Sun Shine, For Safety's Sake!

A revolution in lighting is tapping into the energy of the sun, with the promise of making our lives brighter and safer. Two big changes are making this possible — advances in technology through the use of low-energy, brilliantly-lit tiny bulbs called **LEDs (Light Emitting Diodes)** and more efficient solar "batteries" that collect power from sunlight.

And it's not just our well being and wallets that benefit; the environment gets a safety boost too! Harnessing solar power cuts use of regular batteries and electricity generated from coal, gas and oil — all of which cause pollution. Sun-powered innovations that save money and the environment, while making life safer, include:

Flashing **LED** cycle lights that cost practically nothing to run and can be seen from a greater distance.

Outdoor lights that illuminate paths and driveways that are way brighter than their predecessors, reducing the risk of falls.

Ultra-bright security lights, with motion detectors that improve home protection.

Even without the sun, battery and mains-powered **LEDs** produce so much light, they're far more safety-effective in flashlights, home lighting and key chains, and devices like traffic signals and hands-free headgear used in places like crawl-spaces. More are on the way.

The great thing is that most of these items are now easily available. You can buy them at hardware stores and online. Of course, they don't need wiring, they're maintenance free, and they're not expensive. The cycle lights start at around \$15 and the security system with motion detectors around \$35.

However, it's important to note that not all solar systems are suitable for all areas. And, when you buy lighting, you need to be sure that replacement bulbs are available. The Department of Energy offers useful guidance on solar energy at <http://tinyurl.com/info-on-solar> and about LEDs at <http://tinyurl.com/info-on-LEDs>

Don't Brush Aside Those Wildfire Risks

During hot, dry summer days, the risk of wildfires that threaten communities and individual homes reaches its peak. If you live in a vulnerable area, you can significantly cut the risk of becoming a victim by clearing all flammable brush and other vegetation within 50 to 100 feet around your home and by cutting off tree limbs that overhang your roof.

Because sparks, glowing embers and smoke can be wind-borne, you need to ensure your neighbors are savvy about the risks too. Maybe you share common areas that you can clear together. In fact, it's a good idea for

whole communities to organize a fire defense plan that includes other nearby property and an effective way of communicating and acting together if the worst happens — because you won't have time to think of it then.

If you're unfortunate enough to be trapped by fire, call 911 and stay outdoors, ideally on a road or bare land. If you can't get outside, close doors and windows and stay away from outside walls. If you're in a car, close windows and get on the floor. **The Federal Emergency Management Agency (FEMA)** offers advice at 1-800-621-FEMA or <http://tinyurl.com/info-on-wildfires>.

Be sure to friend Spencer Insurance on Facebook to get valuable tips. Follow Charlie on Twitter.

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

Teen Driver Corner

By Charles J. Spencer CLU

Summertime means that your teen drivers are on the move and spending more time driving your car. They may be going to work, the pool, or a friend's house. This is a great time to remind them how to be a safe driver.

What can you do as a parent of a teen driver? Here are a few suggestions:

When you are going on vacation let them do some of the driving. It may be their first opportunity to drive on an interstate such as I95. Start them out in a less congested area of the interstate. This should be a valuable lesson.

Check your policy limits. Now that you have teen drivers your household is 5 times more likely to have an accident. Check with us to make sure you have the right protection.



Take our Free online study course "**Teach your teen to drive.**" This course offers several lessons that you may have overlooked when you first taught your teen to drive. Go to our teen driver website at www.teendriverinsurance.com/spencer to take the course with your teen. Share this link with your friends and family who have a teen driver.

Summertime is a great time of year to continue teaching your teen driver to be a safe driver. There are usually less activities going on in the summer as you try to relax and get recharged. Use this valuable time to continue teaching your teen to be a safe driver. Let us know if we can help you. Have a great summer!

Tip of the Month Ordinance or Law Coverage

The state of Pennsylvania and your local townships have some surprises for you if you need to rebuild your home if it were totally destroyed.

Starting January 1, 2011 any home in Pennsylvania that needs to be rebuilt is required to have a sprinkler system. Home builders are not happy with this new requirement and are fighting the new law (See <http://tiny.cc/z5haf>). That could mean an additional cost of \$13,000.

Many townships have other requirements. Most homes that are damaged beyond 50% must be torn down and rebuilt. Who pays for the cost to knock down and remove the good part? Other requirements include hard wired smoke detectors, two means of egress in a finished basement, fire rated doors between home and garage, GFI outlets on dedicated circuits and the use of fluorescent bulbs for all closet light fixtures.

Who pays for all this? Good question. Make sure you know the answer!

Most homeowner's policies pay for the replacement of damaged structures with like materials. This means if you need to tear down part of your home that was not damaged, add or upgrade items that were not in your home previously there would be no coverage.

Fortunately, most insurance companies provide some coverage for this loss. The insurance companies call this coverage "**Ordinance or Law Coverage.**"

Most policies include an additional 10% of your "Coverage A" (building) coverage to cover this loss. That means if your home was insured for replacement of \$250,000 you would have \$25,000 of "Ordinance or Law Coverage."

However, this is not extra coverage and is included in your replacement amount. It also may not be enough coverage.

Contact us today at (215) 885-2200 to see how you can protect yourself in this situation. Your Protection and Peace of Mind is our only Business!

Charlie J. Spencer CLU

Making Student Safety A Key Priority

College is a new experience where first-timers encounter unfamiliar situations and hazards. Personal security is one issue. Students should avoid late-night solo outings, always let others know where they are, and protect valuables, including information that could lead to identity theft. This is especially important in shared accommodations, where other might have access to these things.

Healthwise, there are new risks to be managed — diet, exercise, vaccinations, fatigue, potential substance abuse and all sorts of psychological pressures that come with living in a different community and facing new challenges. **The Centers for Disease Control (CDC)** provides extensive coverage of these issues on its website at <http://tinyurl.com/CDC-Students>.

Need to insure your wedding or special event? Give us a call.

**Discover How to Make Your Teen A Safe Driver!
Check out this Website:
www.teendriverinsurance.com/spencer**

Were you a winner of our "Dinner for Two"?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below, please accept our heartfelt "thanks" for your support. We truly appreciate it.

Our Winners:

April Kathy Gyza

May Dennis Logan

(Who's next? Hint ... it could be you! Watch this space for the announcement. \$50 Value)

See page 4 for details on our

"Just Keep Talking 2010" Referral Program

Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

- | | |
|------------------------|---------------|
| Tom & Giovanni Cornely | Pat Strehle |
| Tim & Barbara Byrne | Jen Matiza |
| Samantha Brodsky | Kathy Gyza |
| Ed & Ruth Goebel | Mike Owens |
| Laura McMahan | Dennis Logan |
| Michael Shinton | Steve Cornely |
| Patty Roschetz | Chris Leonard |
| Bruce Bythrow | Gary Waldman |
| Rosalind Craig | |

If your group, club or organization needs a speaker on topics of insurance call Charlie or Steve at (215) 885-2200

News from Our Clients

Frequently asked Questions:

Are my water lines covered?

Q: I receive mailings from my water company to purchase coverage to replace my waterlines from the street to my house if they break or leak. Is this covered by my homeowner's insurance?

A: The water line from the street to your meter is your responsibility and not your Water Company's responsibility. You must pay for repairs or replacement should it leak. Homeowner's coverage does not pay for any plumbing work or replacement of pipes. This is considered wear and tear of the house and is excluded under your policy. The excavation to uncover the pipes is also excluded.

I would suggest you read over the offer from your water company and then make a decision as to its merits. You may want to take into account the age of the pipes. If the water company is doing work on your street it may put stress on old pipes and cause them to break. You may want to consider replacing the pipe to avoid a cracked pipe and service disruption in the future.

Client News

Send us your news about your family or business. We want to recognize our clients and their families on their achievements and news.

Agency News

Spencer Insurance is pleased to be supporting the Cathy Garry Memorial Golf Tournament on August 2nd. We will be sponsoring a hole and donating \$5 for every referral we receive between

March 1st and August 2nd. For more information on how you can make a donation or play golf go to: <http://www.golfforcathy.com/>



Can't reach us from 9 to 5? Check us out 24 hours a day at www.spencerinsurance.com

Email us at info@spencerinsurance.com

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

Win a New 32" LCD HDTV!

Spencer Insurance Agency's

Just Keep Talking 2010 Referral Program

That's right, the next time that you hear someone complain about their insurance, **just keep talking** and refer them to us.

For your effort, we have our 2010 Referral program. We're going to make **EVERYONE A WINNER** when they tell a friend, relative, or colleague to call us. We could give our advertising dollars to newspapers, ad agencies, etc., but we'd rather give them to you, because **YOU** are the best advertising we can get! Here's how it works....

3 Chances, 3 Prizes for YOU to WIN!

Chance

#1 Tell a friend, a colleague, a relative, an acquaintance ... whoever ... about us. When they contact us and tell us you sent them (don't worry, we ask how they heard about us):

YOU WIN: • **3 free lottery tickets**, AND
 • 1 chance to win Dinner for Two (awarded each month), AND
 • 1 chance to win the Grand Prize **32" LCD HDTV**

Chance

#2 The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers. THE WINNER will receive **Dinner for Two** at a local restaurant – a **\$50** value!

Grand Prize!

In January 2011, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2010 through December 31, 2010.

• **THE GRAND PRIZE WINNER** wins the **32" LCD HDTV**

(*We reserve the right to **INCREASE** the value of the Grand Prize because you deserve it!)

For your use, we have included our referral cards. Just write your name on the card and give it to the person that you are referring. If you need more cards, just let us know and we will get them in the mail to you.

Referral Program Rules

There is no limit on the number of chances you can create for yourself. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest periods.

This contest and the rewards provided are open to any human being on the planet who refers a prospect to our agency. You do NOT have to be a client to receive your free lottery tickets or to be entered for a chance to win any of the random draw prizes. You do NOT have to be present at the drawings to win the prizes.

The prospects referred do NOT have to become our client for the referring party to receive any of the rewards and/or chances in this program. We are not responsible if the law says you can't win due to age or anything else.

Start early to increase your chances!

**Can't reach us from 9 to 5, check us out 24 hours a day
 at www.spencerinsurance.com**