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Spencer Insurance Agency

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"Best Insurance Agency"
"Best Life Insurance Agent"

"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

Is Mold a Killer?

It Can Be a Serious Health Risk for Some People and a Huge House Risk For All

Mold in your home is certainly an annoyance, but it can also be a serious health hazard for certain individuals and cause substantial damage to your residence. More bad news: Your homeowners' policy may not provide coverage for damage to your house caused by mold, which has been found in residences in all 50 states. Mold can grow in areas of a home that are constantly wet, whether it's a result of leaking roofs or plumbing, or overflowing washing machines or showers/baths.

There have been a few cases in which the presence of toxic molds in homes has reportedly caused people to cough up blood or lose their memories. According to the Centers for Disease Control and Prevention (CDC), "These case reports are rare, and a causal link between the presence of the toxic mold and these conditions has not been proven." There have, however, been high-profile cases in New York, Texas, Ohio and California where toxic molds are alleged to have caused serious injuries or even death. The CDC does warn that individuals with chronic breathing difficulties such as asthma or immune disorders are at increased risk for health problems related to mold.

Structural Damage Could Be Severe

While the health risks associated with exposure to mold are not definitive at this time, there's no doubt about the structural damage mold can cause. Mold around wood can lead to dry rot, which can have a domino effect on wooden areas of a home, spreading throughout the wood fiber and weakening the structural integrity of your home.

The Insurance Information Institute has compiled a list of symptoms of mold damage:

1. There are sunken areas in baseboards or trim, or baseboards are separated from the floor.
2. There are whitish areas under carpet or linoleum, or behind furniture.
3. There are mushroom like growths or "fruit bodies" — flat, as much as half an inch thick, and a pale olive gray, brown or black — that are present on the underside of flooring or cabinets.
4. Plaster or sheetrock is swelling or crumbling.
5. There are vine like branches from the soil to the foundation, framing or the underside of flooring. The branches are typically white, brown or black.

If mold is found in your home, you should clean as soon as possible and try to eliminate its source by fixing whatever problem is causing an area to be constantly wet. When you clean the mold, make sure you are not experiencing any symptoms of allergies.

Wear a mask and rubber gloves. Concoct a solution of water and bleach (a 10 to 1 ratio), as well as soap to cut any dirt and oil. Make sure the area is well ventilated by opening as many windows as possible.

You can also take several steps to make your home as mold-free as possible.

1. Keep areas of the house where moisture is present well ventilated.
2. If necessary, use air conditioning and dehumidifiers.
3. Fix plumbing leaks as soon as possible.
4. Make sure there's adequate insulation for windows, pipes, exterior walls, the roof and floors.
5. Don't install carpeting over areas that are constantly damp or wet, such as bathrooms or concrete floors with leaks or frequent condensation.

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

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

Teen Driver Corner:

Have you ever discussed with your Teen Driver the consequences of their actions while driving your car? What happens if your teen gets a ticket or is involved in an accident. Are there any consequences? What are the consequences?

Spencer Insurance suggests you sit down with your teen driver and list the rules by completing a Teenager-Parent Driving Contract. You should also list the consequences when a rule is broken. It is best for the teen to know in advance the consequences of their actions. Are they responsible for the deductible when they have an accident and are they responsible for the increased cost of insurance due to a ticket or accident. Let them know that they will be held accountable for their driving behavior.

Call us today for our Free "Teenager-Parent Driving Contract" and "Family Driving rules and Consequences form." Use these documents as guides in setting up the rules for your teen driver. Remember that you lead by example, so if you tell your teen not to use a cell phone while driving, make sure you are not using your cell phone when you are driving. For more information on how to protect your Teen Driver visit our website dedicated to Teen Driver Safety at www.teendriversinsurance.com/spencer.

REMINDER
DAY LIGHT SAVING
TIME
Sunday, March 8
SPRING FORWARD



Also a good time to check your smoke detector and swap out the batteries if necessary.

Tip of the Month

Take the "20 Question Quiz"

By Charles J. Spencer CLU

Inside this month's newsletter is an insert titled "The 20 Question Quiz" that could protect you and your family from unexpected financial disaster. I urge you to complete this short quiz and send it back to us for review.

Many insurance experts estimate that 2 out of 3 homes are underinsured by at least 25%. This could happen to our clients too if you did not call us when you added an addition or altered your home. Don't be fooled by the current housing market into thinking you can replace your home for less today than you could a few years ago. Market value and replacement value can be far apart. Call us if you think your home is under or over insured.

Our agency prides itself on consulting with our clients to make sure they have the proper coverage. We understand that price is important, but we don't want you to be caught short if you have a loss. Saving a little in premium now can cost you dearly when you have a claim. Make sure you understand what coverage you are losing when you save premium.

Our experienced and licensed staff at Spencer Insurance Agency understands that the economy is struggling and many of our clients are looking for any way to save money.

One of our clients recently called me to tell me they received a quote from another agent for their homeowner's

policy and was able to save over \$500. The agent told our client it was the same coverage as they have now. Fortunately, the client emailed us a copy of the quote and we found that although the amount of insurance on the house was the same the new policy was dangerously inadequate.

Our client had a finished basement containing a great deal of furniture and electronics and the basement was not covered for sump pump failure or backup of sewer and drains. The \$500 savings could have cost our client over \$30,000 in uncovered losses. The client spoke to the other agent and the agent verified they did not have the same coverage.

Don't let this happen to you! Please make sure you call our office for a second opinion after you get a competitor's quote. Call us before you make the switch. Your situation may have changed and we may be able to offer you a lower premium on your policy. Fax or email us a copy of any quote you receive before you make the change. We will honestly evaluate the quote and compare it to your present coverage to make sure you are not losing valuable protection.

Fill out "The 20 Question Quiz" and return it to our office today. We want to make sure you have the proper protection. Your Protection and Peace of Mind is our only Business!!

Discover How to Make Your Teen A Safe Driver!

Check out this Website:

www.teendriversinsurance.com/spencer

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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:

December Ed Taintor

January Liz & Joe Campbell

(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 2009” 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!

Liz & Joe Campbell

Jim Vasta

Christine Bonanno

Tim Shaw

Steven Baniewicz

Jane Munro

Mike & Tina Dean

Steve Cohen

Shirley Lindsay

Bridget Byrne

Ken Gehlhaus

Jeff Angelucci

Ed Taintor

Mark Mulholland

Joe Blank

Christopher Burke

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:

What are my options if I need to pay my bill today? Can I pay by credit card or pay online?

Most of our companies have many options to allow you to pay a premium immediately. Some of the options are credit card, online payment, and check by phone. You can find information on all our companies' payment options by going on their websites. All our companies' website information is available on our website at <http://spencerinsurance.com/claimnumbers.html>. This information is available to you 24 hours a day, seven days a week. You can also call us Monday through Friday from 9:00 AM to 5:00 PM.

Client News

Congratulations to Bridget Byrne and Jon McCann on their engagement.



Not getting our Emails??

Spencer Insurance Agency sends forms, Auto ID Cards, applications and other information using email, however occasionally a client calls us to say they did not receive our email. Check your Spam Filter program to make sure our emails are not going into your junk or bulk mail folders. Check with your email provider to see how you can add our email address to your safe senders list so our emails will always get through to you. Send us your email address at info@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 2009 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 2009 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 2010, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2009 through December 31, 2009.

- **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!