

Travel and International Insurance

By: Jack Rogers

Are you planning to travel outside of the United States on business or for a vacation? Do you have relatives or friends who live outside of the United States planning to visit you? Are they planning to move to the United States? Then you need travel and international insurance.

We are associated with a broker who specializes in the following services:

- Individual health insurance for new immigrants to the United States until they are eligible for a local carrier's coverage. Normally, the coverage is for 6-12 months from entering the United States.

- Group health insurance for US companies with off shore employees and off shore companies with US employees.

- Travel and health insurance for Non-US citizens, worldwide, from three days through three years, while traveling outside of their home country. The coverage can be purchased while already in travel and includes the United States.

Most visitors are from the groups:

- Tourists
- Visiting parents

- Employees of off shore companies

- Travel insurance for U.S. citizens who live outside of the country, while visiting the U.S.

- Any resident who travels outside of the country, on cruise lines, on trips, or resides in another country.

- Student insurance worldwide. International life insurance for non-US residents.

If you, your friends, or your family need these types of insurance, please call our Financial Services Department for additional information. Bon Voyage!



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ddm insurance

DDM Insurance Privacy Notice

We collect nonpublic personal information about you to complete transactions you may initiate, service and/or manage your account and inform you about our products and services. Our goal is to maintain your confidence and trust when we handle nonpublic personal information, and the security of such information is an important priority.

DDM Insurance does not disclose any nonpublic personal information about our clients or former clients except as permitted by law. We do not sell your personal information to third parties. We do not give your personal information to third parties for any type of promotional or marketing purpose.

Our agents and company associates may have access to nonpublic personal information to provide services or products to you. We maintain physical, electronic and procedural safeguards against unauthorized use of this information. Thank you for choosing our agency for your insurance needs.

Commercial Lines News:

Welcome, Cindy Clark!

We welcome Cindy Clark to our Commercial Lines Department. Cindy joined DDM earlier this year as our newest Commercial Account Manager. She holds the CLSC and CISR designations.

Snow and Ice Removal Contractors

If you'll be performing ice or snow removal this winter, please call us to make sure your policies are properly rated to provide coverage for this exposure. Some of our carriers exclude coverage for snow and/ or ice removal. The coverage must be endorsed onto policies for an additional premium charge.

Workers Compensation

When you cancel your Workers Compensation coverage, your insurance carrier is now required to notify the Maryland Workers Compensation Commission. Recently, several of our clients received a letter from the commission after they allowed their coverage to cancel. The letter advises the insured that they are liable for fines equal to six months of premium and also advises that the matter could be referred for criminal prosecution. If you have employees, you must carry Workers Compensation. In Maryland, your independent contractors are assumed to be your employees unless they have their own Workers Compensation coverage.

OSHA Training

A number of our carriers now provide the 10 hour OSHA training course at no cost or a reduced cost. Some carriers can also accommodate the needs of your Spanish speaking employees. Please call us for additional information.



DDM Insurance participated in the 38th Annual Washington, Maryland, Delaware Service Station and Automotive Repair Association (WMDA) Convention & Megashow this fall. This was our first time attending the show, and we met service station and auto repair business owners and discussed their specific insurance needs. The Convention was held in Ocean City, MD.

Pictured: Matt Deadrick and Darrell Diehl

WELCOME

4308 Montgomery Avenue LLC
ACS Home Improvement LLC
Alpha Omega Foundation
Anaya Landscaping
Baby Tracks, Inc.
Howard Barnett
Bob Bennett
Blue Sky Home Improvement
& Fabrication LLC
Robert Bolton
Borchers Automotive, Inc.
Allison Cashmark
Celsue Construction Services
Certeza LLC
Jeff Clark
Joseph Cotton
Cortney Crouse
Dacris Auto Body, Inc.
Archie Davis
Dorothy Day Catholic Workers
Carrie Drake
Ivan Fermin
Full of Drama LLC
Mary Gallagher
G&G Home Improvements
Michael Gibbons
Edwin Alexander Giron
Glade Valley Allsports, Inc.
Grape & Grain Boutique
Rodney Green
Gutrunners Foundation
Jessica Hammers
John Hanna
HEB LLC
Heliotrope
Katherine Henderson
Douglas Hodges
Homeworks Exterior Home Services
Home style Catering LLC
Infinity Catering
Intellimed, Inc.
ISI Group LLC
Janetta Belgian Waffles
Kay's Boutique
Kirk Kelly
Kitchen & Bath Destination LLC
LBJ Construction Service Inc.
Gregg Malsbary
Masters Solar Energy, Inc.
Velma Melton
James R. McDonald
MGP Interiors LLC
Daniel Morrell
Moustafa Moustafa
N&C Construction, Inc.
North American Landscaping,
Construction & Dredge Co., Inc.

NEW CLIENTS

Optical Networking Experts
Augustine Oradybanya
Primo Builders, Inc.
Archana Radhakrishnan
Rezen Contractors, Inc.
Short Cake Bakery
S.M.A.R.T.
Smith Jeffries Occupational
Medicine Services, PC
Spigelman & Cecere LLC
Spotless Cleaning Service
Supreme Kitchen & Bath LLC
Subway Auto Body LLC
Suited 4 Success LLC
TD Tile, Inc.
Jonathan Thomas
TJ Tech Enterprise
Top Notch Learning Center
Triple Threat Basketball
T&W Redevelopment LLC
Ultimate Kitchen & Bath LLC
Walton & Green Consultants LLC
Brandon & Jaime Williams
Wildgreen Landscaping, Inc.

An Invitation To You

We invite you to call us to review your total insurance program. We are a full service insurance agency, and our qualified staff will gladly assist you with every aspect of your insurance needs including personal lines, business plans, financial services and life and health products.



*Our offices will be closed on
the following holidays:*

Monday,, 26 December

Monday, 2 January

*Our very best wishes for a
happy holiday season to you
and yours.*

University of Maryland Places First in Solar Decathlon

A team from the University of Maryland built an eco-friendly home that placed first in the 2011 Solar Decathlon this fall.

The University of Maryland house -- WaterShed -- was built to show how sustainable living can help preserve watersheds like the Chesapeake Bay by minimizing water use, managing storm water on-site, and filtering water from the shower, clothes washer and dishwasher to be reused in the house.

The Solar Decathlon, sponsored by the U.S. Dept. of Energy, took place at the National Mall's West Potomac Park in Washington, D.C. It pitted houses built by 19 different university teams in a series of 10 contests over 10 days that judged performance, livability, affordability and other factors.

Over 200 students, representing a wide variety of disciplines including architecture, engineering, environmental science and plant sciences, contributed to WaterShed, making Maryland's victory a truly collaborative effort. By blending innovation and technology with sustainability and conservation, these students demonstrated the creativity, teamwork, technical knowledge, and determination that are essential as we work to revive our economy and regain our nation's place as a leader in high tech and sustainable manufacturing.

The University of Maryland team included long time DDM clients, Taz Ezzat and Tamir Ezzat. Congratulations!



DDM Employee Anniversaries

We are pleased to recognize the following employee anniversaries through September:

Wendy Parsons - 12 years of service

Brooke Beauman – 4 years of service

Whitney Donaldson - 4 years of service

Matt Deadrick - 1 year of service



WE ARE PROUD OF OUR PROFESSIONAL STAFF AND INVITE YOU TO CALL US.

PERSONAL LINES DEPARTMENT

- Anita Munno, CISR, Manager x 25
- Wendy Parsons x 26
- Cynthia Waters x 23

COMMERCIAL LINES DEPARTMENT

- Kelly Donaldson, AAI, CIC, Manager x 28
- Rebecca Baxley Certificates and Claims x 32
- Brooke Beauman x 27

Cindy Clark, CLCS, CISR
x 29

Whitney Donaldson x 34

Cheryl L. Giering, CISR, CIC, CRM
x 33

Christina Whiteman x 30

FINANCIAL SERVICES DEPARTMENT

- Scott R. Werber, LUTCF, RHU, CBC x 16
- Jack Rogers x 36

SALES AND MARKETING

Stephen J. Deadrick, CLU, CIC x 17

James Day, CIC
x 15

Charles Day x 24

Matt Deadrick x 13

Darrell Diehl x 18

ACCOUNTING AND ADMINISTRATION

Caroline Day Scruggs, AAI, CIC
x 14

Lenora Rood x 10



At Day, Deadrick & Marshall, we value our clients, and we are committed to understanding their needs by counseling them with sound products and personalized insurance and financial solutions.

As a team, we strive to provide exceptional, professional service to our clients, and we are dedicated to offering growth and opportunity for our associates and for our agency.

DAY, DEADRICK & MARSHALL
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