



December 2018

Volume 25, Issue 4

DDM Gets Into The Holiday Spirit

Again this year, DDM Insurance is jumping into the holiday spirit to provide two local charities with much needed funds and supplies to brighten the holidays for some families in our area.

First, we have a collection underway at our office for the Laurel Pregnancy Center. LPC provides supplies, such as diapers, clothing, and bath items, for new parents and babies. Stop in our office to drop off supplies in our collection box.

Additionally, DDM is sponsoring the children at the Frances Fuchs Early Childhood Center located in Beltsville. The school provides programs for pre-K children with special needs. Our staff is purchasing gifts for twenty children at the school.

We invite all of our clients and insurance company partners to join in the DDM holiday spirit by stopping by with your donation.

It means a lot to us to support these great local programs.

The deadline for all donations is Friday, 14 December.



DDM Participates In WMDA Expo



DDM Insurance is a proud partner and member of the local trade association *WMDA/CAR Service Station and Automotive Repair Association*. This October, two of our producers attended their Expo in Baltimore in an effort to meet new members, hear from new prospective customers, and learn more about the industry.

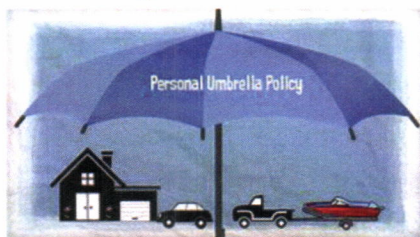
Matt Deadrick and Darrell Diehl have attended the convention the last five years, and it has grown exponentially each year.

We held a drawing and awarded a door prize of an Amazon Fire Tablet, and the lucky winner was Sarah Hopkins.

Our agency has very competitive markets which offer comprehensive insurance programs for these types of businesses- but it is just one of many ways that DDM aims to help business owners understand their commercial insurance exposures.

Give us a call if you think your business insurance could use a tune-up!

Consider Protecting Yourself With a Personal Umbrella Liability Policy



What is a Personal Umbrella?

A Personal Umbrella provides affordable coverage beyond your basic policies, such as your homeowners, renters, auto or watercraft policies. It helps protect your assets (your home, for example) and future earnings and pays for defense costs in the event that you are sued.

Do I need it?

Yes, because everyone makes mistakes that can lead to a lawsuit. Even if you're not at fault, a Personal Umbrella policy can also cover defense costs.

Here's just one of many examples:

During John's holiday party at home, his friend slips on a wet floor and strikes his head hard on the counter. Recovery includes a long hospital stay and rehabilitation. John's homeowners policy maxed out at \$300,000, and his Umbrella policy paid \$2.5 million. Without the Personal Umbrella, John would have lost his home and paid the cost out of his own pocket.

A Personal Umbrella policy is an affordable way to increase your personal liability protection. We strongly urge you to consider purchasing the highest level of limits available.

Call us today to get a quote on this very valuable coverage.

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. Thank you for choosing our agency for your insurance needs.

WELCOME NEW CLIENTS

4309 Shore Drive LLC and
4309 Shore Drive Investments
AAA Spine Chiropractic LLC
A & R Carpet Installers
Ardor Home LLC
Ali Asgari
Annabelle Band
Mitchell Banks PC
BB Bridle Path LLC
Roberta Bondzie
Melissa and Eric Brown
Carlee Cashmark
Steven Clark Revocable Trust
Coffman Recycling Center
Fenton Citgo Inc.
The Freedom Center
Greycom
Ideal Realty Inc.
Jarmillo Masonry
Alvin Jenkins
JKM Painting Inc.
KB Insights LLC
Lash by Ash LLC
Matthew and Bethany Lord
Matthew and Allie Martindale
Christine Mayo
Glenn Murphy
Neto Contractor LLC
Mary Slosar
T&T Property Investments LLC
WT Construction LLC

An Invitation To You

We invite you to call us to review your total insurance program. We are a full service 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.

DDM Employee Anniversaries

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

Wendy Parsons

19 years

Whitney Donaldson

11 years

Christina Whiteman

9 years

Matt Deadrick

8 years

Joan Guyther

1 year



Our office will be closed on the following holidays:

Christmas

*Monday, 24 December
and Tuesday, 25 December*

New Year's Day

*Tuesday, 1 January
Our very best wishes for a
happy holiday season to you
and yours.*

Visit us on the web at
www.ddminsurance.com

or like us on 
[facebook/ddminsurance](https://www.facebook.com/ddminsurance)

Insurance Open Enrollment Is Back



By: Jack Rogers

Open Enrollment for individual health insurance marketplaces or exchanges is under way. Open Enrollment is scheduled to end on 15 December to apply for an effective date of 1 January 2019.

If you do not have health insurance or want to change to a new individual insurance plan, this is the time to do so. There will be no restrictions for pre-existing conditions. Dental and vision insurance will be available on or off of the exchanges.

If you've received a letter from your current individual insurance carrier that your plan has changed or your rates have increased, we can help you shop for the most affordable plan.

For those of you who have health insurance through another broker, or were not initially assigned to a broker and would like to work with a broker for service issues at no additional cost, we can help. DDM Insurance can assist you in navigating the health insurance exchanges as well as outside of the exchange. We will work with you during the process of selecting and applying for your new health insurance plan.

Open Enrollment for small group health insurance (two or more employees) is also underway. All completed enrollment paperwork must be in our office by 10 December 2018.

We look forward to providing you service and information.

Maryland Department of Aging Program – Senior Call Check Program

Maryland is the first state in the country to start a free, opt-in telephone service to check on Maryland's older residents all across the state. Seniors can enroll online or over the phone. Anyone 65+ with a landline or a cell phone can specify one time per day to receive an automated call.

If the senior does not answer after three attempts, the program will call an alternative person who is selected by the senior during the program registration.

Seniors can register online at www.aging.maryland.gov or by calling the Maryland Department of Aging at 410-767-3738.





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

PERSONAL LINES DEPARTMENT

Anita Munno, CISR, ACSR, Manager x 25
Wendy Parsons x 26

COMMERCIAL LINES DEPARTMENT

Kelly Donaldson, AAI, CIC, Manager x 28
Cindy Clark, CLCS, CISR, CIC x 20
Whitney Donaldson, ACSR, CRIS x 29
Cheryl Giering, CISR, CIC, CRM x 35
Joan Guyther, CPCU x 27
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, CIC x 13
Darrell Diehl x 18

ACCOUNTING AND ADMINISTRATION

Caroline Day Scruggs, AAI, CIC x 14
Lenora Rood x 10



*Best wishes to you and
your families from all of us at DDM
Insurance during this holiday season!*

DAY, DEADRICK & MARSHALL QUARTERLY
is published as a service to our readers. Any
information contained in this newsletter should not
be construed as an insurance contract. We urge you
to read your policies carefully to determine your
coverages. Please direct questions or comments to:

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Toll Free: 1-800-591-1550

Office Hours – M- F – 8:00 – 4:30 and by Appt.

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