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June 2018 Volume 25, Issue 2

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## Are You a Distracted Driver? Myth vs. Fact



Thousands die every year from distracted driving. Drivers using cell phones, navigating infotainment systems or simply taking a bite out of a breakfast sandwich during a morning commute to work are posing a threat to people's safety on the roads.

When it comes to distracted driving, see if you know the difference between myth versus fact.

Myth #1 – Drivers can multi task

FACT: No matter how much we believe we can talk on the phone and pay attention to the road, the human brain cannot do two things at the same time. The brain actually switches between the two tasks which slows reaction time.

Myth #2 – Talking on a cell phone is just like speaking to a passenger in your car.

FACT: Adult passengers (aka backseat drivers) help the driver and alert drivers to traffic problems. People on the other end of the phone can't see what is going on.

Myth #3 – I only use my phone at stop lights, so it's okay.

FACT: It is important to remain an attentive driver even at a red traffic light. A recent AAA study shows that people are distracted up to 27 seconds after they finish sending a voice text.

Myth #4 – Voice-to-text is safe to do while driving.

FACT: Voice-to-text is actually very distracting. Drivers are not only mentally distracted, but they are also visually distracted due to the common auto correct errors.

**Take the Pledge**  
I pledge to be an attentive driver.

@National Safety Council  
Nsc.org  
Dedicate your pledge to someone special!

*Source: National Safety Council*



April is National Rebuilding Month. Darrell Diehl rolled up his sleeves and joined a crew from Hillmuth Certified Automotive to tackle some projects in Rebuilding Together in Howard County. The community appreciated the work that these volunteers provided.



# Commercial Lines News

Note to our Foremost Clients- The Hartford Insurance Company has purchased Foremost Insurance Company. Clients with Foremost policies will begin seeing them renew with The Hartford beginning in July. If you have any questions, please contact your DDM Account Manager.

When requesting certificates of insurance, be sure to include the email address for the certificate holder so the document can be emailed directly to them or tell us to send the certificate to you. Sending the certificate via USPS takes time or the document may never get there.

Workers Compensation Audits - we are seeing many unproductive audits being returned by the carriers resulting in premium surcharges. When you receive your annual audit request, kindly respond to them quickly.

Acquiring new vehicles - please do not depend on car dealerships to advise us or your insurance carrier when you purchase or lease a new car. You must always call us to add a new vehicle or make any other changes to your auto policy. We have had several cases in the last year where cars had no coverage for long periods of time because our insured's thought the dealership had called the change in.

Premium dues dates - be advised that property/casualty coverages have no grace period. The premiums need to be paid on the due dates. Don't jeopardize your coverage – pay your premiums when they are due.

*Submitted by: Steve Deadrick*



## Is A Family Road Trip In Your Future?



*You're planning a family road trip, and everyone is excited about the adventure. But with many miles and hours of boxed-in togetherness ahead, you might be wondering how to keep everyone entertained and occupied until you reach your destination. Here are some tips:*

- Pack plenty of snacks and drinks to fight the temptation to stop at fast-food restaurants.
  - Provide a back pack for the youthful travelers with a digital tablet, headphones, coloring pencils and paper and a few toys.
  - Pack some fluffy pillows and blankets to keep everyone comfortable.
- Have a great time!

## WELCOME NEW CLIENTS

10 East, LLC  
AB Green Cleaning Solutions  
Acro Physical Therapy  
& Fitness  
Stephen Allen  
Bender & Bender Home  
Service  
Robert Berra  
Britomart Associates, LLC  
Sofia Goncalves  
Tamara Haddad  
High Rock Heating &  
Air Conditioning  
Richard McGlaughlin  
Antonio Miranda  
N & A General Contractor  
NG General Contractor  
OPi Holdings, LLC  
Pandion, LLC  
Adam and Kayla Pollak  
Roland Stone, LLC  
SEA Wallcovering, Inc.  
Silver Cab of PG, Inc.  
Tom's Landscaping &  
Stump Grinding Service  
Michael Yeganeh

**Visit us on the web at**  
[www.ddminsurance.com](http://www.ddminsurance.com)

 **on facebook/  
ddm insurance**

## My coverage is automatic, right?

No! Many life events can impact your insurance coverage. Please contact us when:

- You purchase a new vehicle
- You purchase new equipment
- Add or hire a new driver
- Move or purchase a new location.

# *Flood Exclusion Reminder*

DDM Insurance regularly reminds you of this coverage exclusion under all homeowner's policies: flood damage is not covered.

**\*\*ONLY FLOOD  
INSURANCE WILL  
COVER YOUR LOSSES  
IN THE EVENT OF  
FLOODING OR RISING  
WATER.\*\***

The National Flood Insurance Program (NFIP) is a federal program that enables property owners to purchase insurance protection against losses from flooding. Flood insurance is the best way to protect you before a flood hits. Flood victims not only lose their homes and treasured possessions, but rebuilding costs can also eat up life savings, retirement funds and children's college education.

There is a 30-day waiting period after you've applied and paid the premium before a policy becomes effective. We want to talk to you about the federally backed NFIP.

Flood insurance is the best way to protect you before a flood hits. Don't wait until it is too late -- call us for a free quote.

## **Financial Services News**

### **Group Health Insurance Update – Open Enrollment**

Open Enrollment for group health insurance for companies in Maryland, Washington DC, and Virginia is just around the corner. It is expected to be scheduled from 15 November – 15 December, for an effective date of 1 January 2019.

The carriers we represent will waive the participation requirements during the Open Enrollment period.

To be eligible for group insurance, your business must have at least two full-time employees during the Open Enrollment period.

Please contact Jack Rogers, and he will add your name to our list to contact in October.

For our employers who'd like to provide other coverages to their employees such as life insurance, dental coverage, or disability insurance but can't afford the added premiums, don't worry. We have a number of carriers who provide voluntary coverages where the employees pay 100% of the additional premiums. The only thing that the employer needs to do is set up payroll deductions for premium payments.

There is no obligation to call us for a quote.

## **Hurricane Season Approaches**

It's almost here – hurricane/tropical storm season. And every year, we remind you that these storms aren't limited to the coastline. Strong winds, torrential rain, flooding and tornadoes often threaten inland areas far from where a storm first makes landfall.

The American Red Cross recommends having these ten musts for your emergency 'go-bag:'

Flashlight
Battery-powered or hand-crank radio
Extra batteries
First aid kit
Seven day supply of medications
Copies of personal and financial documents
Emergency contact information
Extra cash
Maps
Extra car and house keys

Of course, stock up on water and nonperishable food, and keep a manual can opener on hand. People should be ready for 72 hours with no electricity or water.

More information can be found at the FEMA website, [www.ready.gov](http://www.ready.gov).

DDM Insurance is pleased to recognize the following employee anniversaries:

Kelly Donaldson, AAI, CIC	37 years
Anita Munno, CISR	29 years
Scott Werber, LUTCF, RHU, CBC	19 years
Darrell Diehl	18 years
Cheryl Giering, CISR, CIC, CRM	18 years
Jack Rogers	14 years
Lenora Rood	13 years
Cindy Clark, CLCS, CISR, CIC	7 years
Joan Guyther, CPCU	1 year



**DDM will be closed on Wednesday, 4  
July in observance of  
Independence Day**

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**

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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