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What to do Before, During, and After a Hurricane

Hurricanes can leave you vulnerable to major losses, as most home and business insurance policies will not cover flooding from certain storm circumstances. Hurricanes typically stretch 300 miles so the spread of damage can be drastic. Storm preparation starts with making sure you have a flood insurance policy to ensure your home or business is protected properly.

In addition, there are other steps you can take to increase your safety and decrease your losses.

Here are some key tips to keep in mind before, during, and after a storm.

Before a Hurricane

- Build or restock an emergency preparedness kit. Be sure to include key items like a flashlight, batteries, cash and first aid supplies.
- Bring in items, such as outdoor furniture, that the wind can blow away.
- Have drinking water ready for use.
- Be sure to keep your primary vehicle in good working condition and keep the gas tank full. Stock it with

emergency supplies and a fresh change of clothes.

- Plan how to communicate with family members if you lose power – even consider building an emergency communication plan.
- Turn off propane tanks and unplug small appliances.



During a Hurricane

- Close storm shutters and stay away from windows as flying glass from broken windows could be dangerous.
- If you are outside, move to higher ground and do not walk, swim or drive through floodwater.
- If power is lost, be sure to use a flashlight. Using candles can pose an unnecessary fire risk.
- Turn your refrigerator or freezer to its coldest setting and open it only when necessary.

- If you lose power, this could help preserve your food supplies.
- Watch or listen to a TV or radio for the latest weather updates or emergency instructions. Many city or county websites also often supply updates every 30 minutes or so.

After a Hurricane

- Avoid walking or driving through floodwaters. Just six inches of moving water can knock you over and fast-moving water can sweep your vehicle away.
- Avoid any floodwater that may be electrically charged from underground or downed power lines. In addition, be extra vigilant as floodwater could be hiding dangerous debris and areas where the ground has washed away.
- Only return home when authorities indicate it is safe.
- Be sure to keep in touch with friends and family so they know that you are safe.

Plan early, and stay safe!

Source: Selective Insurance

Effects of Increased Construction Costs on Dwelling Coverage (Coverage A)

With current shortages in material and supplies, construction costs are soaring, and we've been asked if this could invalidate Replacement Cost estimator calculations and impact property insurance policies. Some of our carriers have been contacted to informally assess their perception of market conditions and property values. It seems carriers have anticipated the increase in material and labor costs for Coverage A, with some increases applied to the limit. Thus far, no claims had exceeded the limits for this small sample of carriers. While they did not expect prices to drop back to pre-pandemic levels, they also felt that the recent surge in costs is temporary. At this time, policies with an inflation guard are getting the benefit of increased limits to account for market volatility.

As always, basing the insurance limit on 100% of the estimated value (and not 80%) is recommended. Please contact us with any questions, and we'll review calculations with you.

Source: Independent Agents and Brokers



Commercial Lines News

Remote Employees' Impact on Workers Compensation Policies

When the pandemic hit, many businesses were able to pivot by allowing their employees to work from home. However, in the rush, important considerations may have been missed for employees who live in a different state.

Workers' Compensation

If an employee is working in another state, that state must be properly reflected on the Workers' Compensation policy. If work is expected in that state for the coming policy period, the state should be listed in the policy. For many states, it will be fairly simple. However, WC laws vary, and state-specific issues will need to be addressed.

Case in point, if that state is New York, additional requirements will be triggered (such as the need for the carrier to be licensed in New York and the need to carry a disability policy after 30 days of presence in the state). If it is Ohio, which is a monopolistic state, the exposure will have to be addressed appropriately with the Ohio Bureau of Workers' Compensation.

Tax and Employment Laws

On a related note, other tax and employment laws may be impacted by employees' remote work from another state. These include payroll taxes, unemployment insurance, minimum wage, overtime, paid sick and family leave, etc. Be sure to review your situation with your accountant or tax attorney to make sure these issues are reviewed as well.

Please notify us if your employees are working remotely from another state to be sure the exposure is addressed.

Source: Independent Agents and Brokers

WELCOME NEW CLIENTS

1408 S. Crane LLC
A1 Carpet Installation LLC
AM & PM Mechanical, Inc.
Article One Group LLC
Elizabeth Bakacs
Bethel Environmental
Solutions LLC
Nolan Brown
Bucks Consulting Field
Services LLC
Carl Edward Como III
Crazybangindelicious Tacos
Creatively Simplified Home
Integrations LLC
D&H Concrete Pumping LLC
Elevate Recovery Housing
Thomas & Julia Gallagher
Go Smart LLC
Good Ole Reliable Liquors
John Harris
Imperial Construction LLC
Mint Environmental Lawn
And Tree LLC
Antonio Miranda
James Mirsky
Next Move 86 LLC
Dustin Nye
P&C Complete Car Service
Rutty's Seafood LLC
Sabouya International
Foods
Soundworks LLC
Trust and Innovative Inc.
Tracey Walton
Tishawn Williams
Jeffrey Youngman

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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 have 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

Life Insurance – Accelerated Underwriting

Accelerated Underwriting for life insurance provides for an easier and faster life insurance approval process. If you are aged 18 – 60, need \$100,000 to \$1,000,000 of life insurance, and are in good health with good credit, you may be eligible to apply for life insurance through Accelerated Underwriting.

Typically, Accelerated Underwriting starts with a simple online application which may not require a physical exam or lab testing if you qualify. The insurance carrier will complete underwriting questions via a telephone interview. This streamlined process provides for quicker approval of the life insurance application, as opposed to full medical underwriting that requires a fully written application, medical exam, and lab testing.

Please call us for more information, quotes, and to find out if you could qualify for Accelerated Underwriting.



Employee Anniversaries

DDM Insurance is pleased to recognize the following employee anniversaries:

Kelly Donaldson, AAI, CIC	40 years
Anita Munno, CISR, ACSR	32 years
Scott Werber, LUTCF, RHU, CBC , LACP	22 years
Darrell Diehl	21 years
Cheryl Giering, CISR, CIC, CRM	21 years
Jack Rogers	17 years
Lenora Rood	16 years
Joan Guyther, CPCU	4 years
Debbie Johnson, CIC, CISR, ACSR, CPIW	2 years

Congratulations!



*DDM will be closed on
Monday, 5 July in observance of
Independence Day*



We invite you to call our professional staff for your insurance matters.

Personal Lines Department

Anita Munno, CISR, ACSR, Manager x25
Wendy Parsons x26

Commercial Lines Department

Kelly Donaldson, AAI, CIC, Manager x28
Whitney Donaldson, ACSR, CRIS x29
Cheryl Giering, CISR, CIC, CRM x33
Joan Guyther, CPCU x27
Debbie Johnson, CIC, CISR, ACSR, CPIW x20
Christina Whiteman, CIC x30

Financial Services Department

Scott Werber, LUTCF, RHU, CBC, LACP x16
Jack Rogers, Jr. x36

Sales and Marketing

Stephen Deadrick, CLU, CIC x17
James Day, CIC x16
Charles Day x24
Matt Deadrick, CIC x13
Darrell Diehl x18

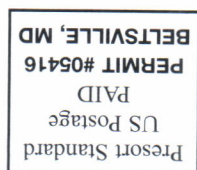
Accounting and Administration

Caroline Day Scruggs, AAI, CIC x14
Lenora Rood x10



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:

Caroline Day Scruggs, AAI, CIC, President
10732 Baltimore Avenue, Beltsville, MD 20705
Phone: 301-937-1500 Fax: 301-937-1706
Toll Free: 1-800-591-1550
Office Hours – M- F – 8:00 – 4:30 and by Appt.
E-mail Address: caroline@ddminsurance.com
Visit us on the web at www.ddminsurance.com



Day
Deadrick &
Marshall Insurance Services
10732 Baltimore Avenue
Beltsville, Maryland 20705
Address Service Requested