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Protect Yourself Against Mail Delivery Delays

Many of our customers have noticed the slow mail service over the last year, and COVID-19 has only intensified the situation. In an effort to avoid any costly late fees, policy lapses or uncovered claims, we have compiled some tips to be sure premium payments are made and accepted on time.

Know when your payments are due. If you have not received your bill or are not sure when your premium is due or how much you are required to pay, call your insurance company or our agency immediately to find out payment information. We can assist you with due dates and payment options.

Sign up for electronic notices and billing (paperless). Contact your insurer to sign up for electronic receipt of notices and bills so that you do not have to depend on the mail. If you are uncomfortable with email, a family member or trusted advisor may be able to help. Some insurers will provide both paper and electronic notices and bills if you request these options.

Pay electronically or by phone. There are many electronic payment methods that may be available to you. Insurers and agencies may accept payment by credit card or by an authorized debit of your bank account either by providing that information by phone or by accessing a website or an app. If you have access to the internet or smartphone technology, go on-line to review your payment options or contact us for guidance. **Remember, never give out personal information, including policy information or financial/banking/credit card information to someone who calls you.**

When you make electronic payments, make sure that you write down confirmation numbers, print receipts and/or take screen shots of the payment confirmation as evidence of your payment.

Consider automatic withdrawals from your bank account. If you pay your insurance premium

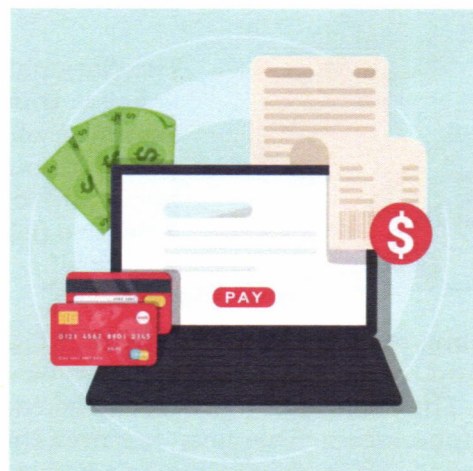
using recurring payments, talk to your bank and your insurer about how to set up automatic transfers from your account.

Make sure you have proof of payment/ mailing.

If you must use the United States Postal Service (USPS) to pay your premium, allow significant additional lead time in mailing and protect yourself by using the priority mail service or by securing a proof of mailing receipt.

It is imperative not rely solely upon traditional mail service when it comes to keeping your policies active. Though many insurance companies realize the issue and have been somewhat lenient with grace periods and extensions, reinstatements on cancelled policies are never guaranteed and those who are able to utilize online or phone bill pay services can be sure that their coverage will not be interrupted during these trying times.

We encourage you to reach out to us if you are concerned about payments -- we can help you set up auto payments or even upload payments for you.



Source: Maryland Insurance Administration

Commercial Lines News

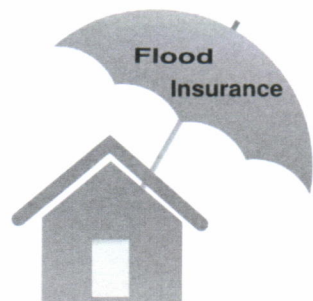
Audits

We know that completing the required audit can sometimes be a time consuming and complex process, especially during the pandemic. However, failure to complete the audit can result in large non-compliance surcharges being added to your account. We have seen them as high as \$20,000-\$30,000 and have seen customer's policies cancelled for non-compliance with the audit provisions in the policy. Trying to get these surcharges reversed is an even more time consuming and complex process than just completing the audit. Avoid the surcharge, extra work, and possible loss of coverage by completing the audit in a timely manner.

Certificates of Insurance

In an effort to streamline the renewal process for certificates of insurance, we have implemented a new spreadsheet that replaces the old certificate holder list. The new spreadsheet is editable and will allow you to easily add, delete, and amend a certificate holder's information such as a new address, job description, etc. for the renewal. Please note that we do not issue the renewal certificates until we receive the updated list from you. As such, we ask that you review the spreadsheet as soon as you receive it and return it to us with the updated information by the due date so that we may get the renewal certificates issued in a timely manner. Providing us with a fax number or an email address for the certificate holder will further improve the efficiency and timely receipt of your renewal certificates. We will continue to mail certificates to those holders that we do not have a fax number or email address for. However, please note a large majority of the certificates that we mail are returned as undeliverable, further delaying the receipt by the holder.

Flood Insurance Update



DID YOU KNOW?

The National Flood Insurance Policy is transferrable and can be assumed when a property is sold? If you are buying or selling your home and/or business assuming an active policy could be very beneficial.

Assuming an active flood policy could save you substantial premium by retaining subsidized rates or grandfathered rates. The assumption process is as easy as completing a flood assumption form. This form requires the seller's signature,

dated on or before the date of the closing.

Call us for more information on this flood feature.

WELCOME NEW CLIENTS

1220 Main Condominium
Air Brilliance LLC
BB Lakeside LLC
B Brothers Contractors LLC
Bryce Boring
Building Interest LLC
Chad's Cold Transport
Cognitive Solutions LLC
Council of Unit Owners of
818 Diamond Office
Center
Cridge Home Care Assisted
Living LLC
Steven Crist
Bradley and
Kathleen Culbertson
Dean's Auto Service LLC
Diamond Nursing Care
Services LLP
Fitzpatrick Glass Studio
Timothy Gelineau
Dale Gordon
Grants Floor Service
Gray Line Services LLC
Hawg Performance LLC
Robert Hitt, Jr.
Jim Auto Mobile Repair LLC
Lorraine Johnson
Maduket Holdings LLC III
Roger McClung
Mendoza's Auto Sale
PJG Automotive Corp.
Revive Lounge LLC
Rock Creek Renovations LLC
Smilyeez LLC
Tri City Eagles Hockey Assn.
Craig Waldman
Leo and Andrea Walker

COVID-19 Vaccine Find a Clinic Near You

Link:

coronavirus.maryland.gov/pages/vaccine

Plug in your zip code and the number of miles (up to 50) you are willing to travel to see a list of locations.

Does homeowners insurance pay for the replacement of your roof?

Whether your policy will pay for a replacement roof will depend upon many factors, including the terms of your homeowners insurance policy, the extent of damage, and if the damage was caused by a covered event. Homeowners policies typically cover losses that are sudden and accidental, and caused by specific perils such as fire, wind, hail, and the weight of ice or snow. Policies usually exclude coverage for losses caused by certain perils like flood or earthquake.

Homeowners policies also do not provide coverage for "maintenance." Therefore, repairing damage due to wear and tear or deterioration of your roof over time generally will not be paid for by the insurer. Additionally, if a covered peril, such as hail for example, damages a roof that is already in need of maintenance due to wear and tear or deterioration, your policy may not cover all or part of your claim. Likewise, if only a portion of the roof is damaged, your policy may cover the repair of the damaged portion only.

You should read your policy to better understand what types of losses are covered and which ones are excluded.

If your policy provides coverage for the replacement roof, the amount your insurer will pay depends upon the terms of the policy, your coverage limits, and your deductible.

Detailed information about how your claim will be settled can be found in the loss settlement method section of your policy.

Source: Maryland Insurance Administration

Financial Services News

By: Jack Rogers



We want to share important information with you about financial service products.

HSA Contribution

In 2021, the HSA contribution limit is \$3,600 for an individual and \$7,200 for a family.

Individuals age 55 and older, not yet enrolled in Medicare, may make a catch-up contribution of up to \$1,000 per person.

Maryland Individual Health Insurance Special Enrollment Period

Governor Larry Hogan and Maryland Health Benefit Exchange announced that the state health insurance marketplace, Maryland Health Connection, will extend its current special enrollment period. Uninsured Marylanders have the opportunity to enroll in health coverage now until 15 May.

Call us today for important information to obtain coverage.

Group Health Insurance

Enrollment for new group health insurance is alive and well.

Life Insurance

We have carriers who will issue term life insurance from 10 years up to 40 years.

We have carriers who will issue life insurance that could remain in force for the rest of your life.

Please give us a call today for a quote for these products.

There's an App for that



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Did you know that many of our insurance company partners have free apps available to download on your smart phone?

You can go to the App Store on your phone and search the name of your insurance company. Most apps allow customers to view their policies, access auto ID cards, checking billing information and provide claims guidance.

Check out these user friendly apps today.



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

Personal Lines Department

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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
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James Day, CIC x16
Charles Day x24
Matt Deadrick, CIC x13
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