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Protect Your Home Against Cold Weather



As winter approaches, it's time to prepare your home for the cold weather. By accomplishing these simple tasks, you can increase your home's energy efficiency and protect it against damage caused by rain, snow and freezing temperatures.

Arrange for a home energy audit.

This is done by a professional and can help you uncover any issues or problems with your home before the cold weather sets in.

Feel for under-door drafts.

You may be surprised at how much energy we lose underneath doors that are not properly sealed. To cut down on energy loss, replace the weather stripping beneath the door.

Seal around windows.

You may be losing heat around your windows as well. By making sure they are properly caulked, you may cut your heating bill dramatically.

Add insulation.

Many older homes have little or no insulation in the attic. Adding insulation to the attic, walls or floors can make a big difference in winter (conserving heat) and summer (keeping the cool air in).

Update your appliances.

By upgrading an old furnace or purchasing more efficient appliances, you can increase your home's energy efficiency while keeping it warm during those cold weather months.

Change the direction of your ceiling fan.

Did you know that rotating your fan clockwise produces warmer air and counterclockwise produces cooler air? It's true!

Install a programmable thermostat.

Keeping temperatures lower at night can save you money on heating costs. Additionally, smart thermostats or temperature monitors will wirelessly alert you to unusually low temperatures in the home, which is a possible precursor to freezing pipes.

Lower your water heater temperature.

By keeping the maximum temperature of your water heater just a little lower, it will consume less energy, which can also save money.

Keep your home temperature no lower than 65 degrees.

While you want to save money (especially if you're away), you also need to make sure your pipes don't freeze and expand, causing connecting faucets and pipes to freeze and break. Consider covering outside faucets with insulation kits or installing leak detection systems to shut down the water system and alert you of any issues.

Clean your gutters regularly.

Clean roof gutters and downspouts so they can drain properly and won't cause issues with ice build-up or water overflow during a storm.

Source: Chubb

Commercial Lines News

Snow Removal

It's that time of year again when many of our contractors will be pushing /removing snow and ice.

Please be reminded to check your insurance policy to make sure you are properly covered. Many of our carriers have exclusions for the removal of snow and ice written into their coverage forms. Often the exclusion can be removed for a fee.

Please call our office to make sure you are properly covered.

Cyber Liability



Cyberattacks occur when a malicious party gains access to computer systems or networks for financial gain. Most cyberattacks are designed to steal sensitive or proprietary data and/or alter, disable or destroy critical IT Systems.

Malware, Ransomware, Phishing, etc. are all examples of cyberattacks. A number of our customers have experienced Ransomware attacks this year. A Ransomware attack will lock its victims out of files, applications or networks until they pay a ransom.

Ransomware is typically installed via malicious links in emails, and recovering from these attacks can easily cost over \$50,000. The costs associated with these attacks include business interruption and expenses to restore the system -- even when the ransom is paid.

Any business can become a victim of a cyberattack, but those who are better protected and have procedures in place generally end up with less financial or reputational damage. No matter what precautions are taken, attacks can still impact your business.

Cyber Liability insurance is an inexpensive way to prepare for the added costs of a cyberattack.

Please call us today for a quote.



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

Desmond Valentine Aneke
Karen and Jason Beaulieu
Blue Collar Fasteners, Inc.
Austin Carrington
Chablis, LLC
Clean Streams, LLC
Shenae Deweese
DMV Tobacco &
Convenience, LLC
Eden Design Group, LLC
Elevate Recovery Centers, LLC
Fetal Heart Society, Inc.
Maureen Flanagan
Future Contractors, LLC
GLG Holdings, LLC
Gorgeous Nail Couture, LLC
Benjamin Hageage
Jazz + Soju
Sarah Lasky
Carissa Lauer
Anthony Lee
Little Alvarado Bros, LLC
David and Ellen Miller
Mr. Tommy's Wash,
Buff & Wax
Gianni Nucci
Robert Pichard
Piney Orchard BP
Pop-Up Patisserie &
Pop-Up Poutine
William Titherington
Kaitlyn Wheat

401K News

Mass Mutual has gotten out of the retirement business, and at least one large financial institution will make a similar announcement shortly. We work with John Hancock Retirement Plan Services ----please call us if you need help with an existing plan or want to establish a new plan.

DDM Employee Anniversaries

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

Wendy Parsons

21 years

Whitney Donaldson

13 years

Christina Whiteman

11 years

Matt Deadrick

10 years



Our office will be closed on the following holidays:

*Christmas - Thursday, 24
December and Friday, 25
December*

*New Year's Day - Friday, 1
January*

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

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.

Last Call for Health Insurance Open Enrollment



Open Enrollment for individual health insurance marketplaces or exchanges is underway. Open Enrollment is scheduled to end on 15 December to apply for an effective date of 1 January 2021.

Applications for both individual and group health insurance must be submitted by 15 December.

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

For those of you who have received a letter from your current individual health insurance carrier that your health insurance plan has changed or your rates have increased, there is time to call us, and we will help you shop for the most affordable plan.

For those of you who have health insurance through another broker or were not assigned a broker when you initially signed up and would like the option of working 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.

We look forward to providing you service and information.

2021 HSA Contribution Limit Changes

In 2021, the HSA contribution limit will be \$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.

We ask that you check with your CPA or tax preparer to review the deductibility of contributions to an HSA from your annual income tax liability. When contributions are taken from an HSA account to pay for IRS approved medical expenses, there is no income tax liability. Again, we ask you to please check with your tax preparer to make sure these rules apply to you.



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
Robin Lombel x34
Christina Whiteman x30

Financial Services Department

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

Sales and Marketing

Stephen Deadrick, CLU, CIC x17
James Day, CIC x15
Charles Day x24
Matt Deadrick, CIC x13
Darrell Diehl x18

Accounting and Administration

Caroline Day Scruggs, AAI, CIC x14
Lenora Rood x10



*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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