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DDM Responds to COVID-19

By: Stephen J. Deadrick, CLU, CIC

All of us are facing a truly unprecedented situation. The global pandemic is affecting our families, our businesses, and our way of life.

Our thoughts and prayers go out to anyone who has been impacted by the virus -- either directly or indirectly. We are all inspired by the selfless healthcare workers around the world who are on the front lines working tirelessly every day.

I wanted to reach out and update you on how we are handling the situation at DDM Insurance. All of our employees have been encouraged to work from home. We have a hand full of employees who have braved the pandemic and worked from our office every day to make sure all phone calls are handled quickly and efficiently -- we've tried to provide you with the same excellent service that you have grown accustomed to receiving.

We stand ready to help you with any concern you may have, whether it be a payment question or a coverage question.

We are all connected like never before, and we are now called upon to be our best selves.

At DDM, we are committed to be your insurance resource, and on behalf of our entire team, we wish you and yours the very best.

Stay safe.

Lenora Rood Celebrates Anniversary



We are so happy to announce that Lenora Rood recently marked her 15th work anniversary at DDM. When you call us, Lenora greets you with a warm friendly welcome. She truly has a smile for everyone. Lenora is the epitome of a team player and is always willing to go the extra mile. We are thankful to have her on our team.

Congratulations, Lenora!

Credit for Personal Lines Auto Policy Holders

Many of our Personal Lines insurance companies are providing premium relief to auto clients for driving less during the COVID-19 crisis. Here's a short wrap up of where they currently stand.

Encompass -- the credit will reflect the same method as clients pay their premiums -- credit card, online checking account or a mailed check. If paying by credit card or online checking, it will appear as *Allstate SIPP* (Allstate is the parent company of Encompass

Personal Lines Auto Credits – continued from Page 1

and 'SIPP' stands for 'Shelter In Place Payment').

Travelers -- *Stay-At-Home Credit* is returning 15% of a client's April and May premiums via the same method as clients use to pay their premiums.

Progressive clients will receive credits applied to their premiums-- 20% of the April premium credited in May and 20% of their May premium credit in June, so monthly payments will be lower. If a client paid in full, the credit will be applied to their payment type.

Selective is crediting 15% of the monthly premiums for April and May and will be applied as a credit to the client's account in May and June.

Chubb clients will receive a 35% premium reduction for the months of April and May. This credit will be applied at the client's next renewal.

To check on your specific company's process, please visit their website and search under COVID-19 for details. Of course, you can also contact our office if you have questions on this or any other insurance matter.



Commercial Lines News

Workers Compensation Policies During the Pandemic

The Coronavirus is impacting many businesses, and insurance carriers will be offering support when it comes to the needs of Workers Compensation insureds.

Most carriers responded immediately by announcing moratoriums on cancellations, suspending on-site visits for audits, and instead conducting all audits by mail.

Employers with paid furloughed employees should find some relief for this payroll on future audits. However, separate, accurate, veritable records of this furloughed payroll must be maintained -- otherwise the payroll will be audited using the classification for work normally performed by that employee.

Many insureds will have limited operations during the pandemic causing employees to perform different types of work. Those employees could be assigned to other classifications at audit time. More than ever, it will be extremely important that employers keep properly documented payrolls for audit purposes that segregates employee payrolls and job classifications, especially payroll for furloughed employees.

Please call our office and talk with us concerning possible rate relief during this pandemic.

WELCOME NEW CLIENTS

David Aaronson
Auto Service Pros, LLC
Bjorn Manus Barnett
Beltsville Spirits, LLC
Benney's Custom Engines, LLC
CMS Works, Inc.
D&D Remodeling, LLC
Lien Decruij
Miljan Dejanovic
DrivSport, LLC
Andrew Glass and
Allison Russo
Gray Bridge Real Estate, LLC
Leontina Hernandez
David Hoyle
ILS; Tay Glover
Marlene Kinze
Madaket Holdings, LLC III
Matthew Doherty Consulting
Mackenzie and Ryan McNally
Mega Automotive, Inc.
Open Development
Rainbow Properties & Son's
Benjamin Stephens
Vape Switch, LLC
Tim Whistler Plumbing, LLC

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DDM will be closed on
Friday, 3 July in
observance of
Independence Day

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.

Individual Health Insurance – Special Enrollment Period

Maryland and Northern Virginia residents who do not have health insurance can enroll for individual health insurance through CareFirst during their Special Enrollment Period due to COVID-19. This Special Enrollment period ends 15 June.

Also, some group health insurance carriers have eased their enrollment rules during the pandemic. Please call us for more information or for any possible extension dates.



Employee Anniversaries

DDM Insurance is pleased to recognize the following employee anniversaries:

Kelly Donaldson, AAI, CIC	39 years
Anita Munno, CISR, ACSR	31 years
Scott Werber, LUTCF, RHU, CBC	21 years
Darrell Diehl	20 years
Cheryl Giering, CISR, CIC, CRM	20 years
Jack Rogers	16 years
Lenora Rood	15 years
Joan Guyther, CPCU	3 years
Debbie Johnson, CIC, CISR, ACSR, CPIW	1 year





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, CIC 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 x16

Charles Day x24

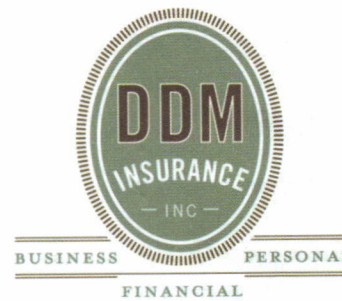
Matt Deadrick, CIC x13

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:

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