



Fall 2021

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Thanksgiving Safety: Five Mishaps and How to Avoid Them



Thanksgiving, while a cherished tradition for many, is a time where travel and food preparation can pose increased risks. Staying aware and informed of the potential risks can help to ensure that this holiday is an enjoyable, light-hearted time, rather than one of stress and hardship. Let's take a look at five of the more common mishaps and how to avoid them.

Car Accidents

Traffic volumes often peak around Thanksgiving, as a result of possible weather-related road conditions and an increased prevalence of drunk driving. Families must take special care while traveling over the holiday weekend. Be conscious of surroundings, leaving headlights on even when it is still light out, and always observe safe following distances. Peak Thanksgiving traffic usually occurs on Wednesday afternoon, Thursday night and throughout Black Friday. And of course, never get behind the wheel if you have been consuming any amounts of alcohol.

Fires

Deep-frying turkeys is a major cause of house fires. If you intend to do this, make sure your turkey is fully defrosted before dropping it into the oil. Make

sure to always cook outside in a grassy area where there are no flammable materials nearby. Baggy clothing can also be a possible threat, so be mindful of what you are wearing while you cook, and always have a fire extinguisher on hand.

Burns

Children are at high risk of getting burned by hot foods and liquids. Keep children at least three feet away from the stove and never hold a child while carrying anything hot. Use the back burner when possible and turn all handles away from the stove's edge. Keep all paths for food transport free and clear and ensure that your oven mitts are not wet or worn out. If you are going to deep fry a turkey, make sure you follow the guidance above and wear protective gear – such as rubber elbow-length gloves – while cooking the bird.

Cuts

A few straightforward steps can help prevent such injuries. The American Society for Surgery of the Hand urges consumers to only use very sharp knives when slicing up turkey, as dull blades will not be as easy to control. Follow the best practices of dicing when you are cutting up vegetables as well, and always slice away from your body.

Food Poisoning

Use a food thermometer for your turkey, and try to check the temperature in three spots to ensure it has cooked to 165°F. Wash your hands regularly, and use separate cooking utensils and cutting boards, especially when working with raw meat, eggs and other items to avoid cross contamination.

Stay safe, and have a great Thanksgiving!

Source: Selective

Commercial Lines News

Commercial Property

Are your buildings insured to value? It's far more expensive to build or repair a building today than it was two years ago. The skyrocketing costs of materials and the continuing labor shortage are driving up the costs to repair or replace commercial buildings (and homes).

Please check the limits on your properties and call us if you feel a coverage increase is needed. Don't get caught at claim time with insufficient limits to cover your damage.

Snow Removal

Cold weather is coming which means that many of our contractors will be pushing /removing snow and ice.

We remind you to check your policy to be 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 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

A Taste of Good Food
Advanced Productions
Annapolis Site Development
Aspen Landscape Contractors
Balkonie Restaurant Group
Rosemary Bell
Bonsby Properties
Brake Heating & Air
Kathleen Burnett
Capital Trade, Inc.
Cottage Holdings
Culture Brands
DMV Contracting
Yves Eisenberg
Floor Pro Services
Foundation for Contemporary
Mental Health
Gaither Enterprise
Maya Glander &
Michael Van Geisen
Eliana Golding
John Hanson, Charles Hanson, etal
Harbaugh Enterprises
John Hennessey
Hickory Ridge Sunoco &
Good to go Market
Hoffmaster's Auto Care
J&J Sons Landscaping
Estate of Colette Kavanagh
Mecha Financial Services
Michael's Renovations
Miley Creek Enterprises
Myron Wolmen Designs
Nile River Properties
PBDV LLC
Peace Through Action USA
Pryme Bar & Kitchen
David Nelson Richards
Geoffrey Roth and
Sergio Abarca Fuente
John Roxborough
Sunrise Food Product
Tempo Di Pasta
Julia Thach
Tyler Anzmann Performance
Whitetails Farm
Paula Wolfe

DDM Employee Anniversaries

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

Wendy Parsons

22 years

Whitney Donaldson

14 years

Christina Whiteman

12 years

Matt Deadrick

11 years



Our office will be closed on the following holidays:

Thanksgiving and Friday –

25 – 26 November

Christmas – Friday, 24

December

New Year's Day – Friday,

31 December

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. Applications must be submitted by 15 December to apply for an effective date of 1 January 2022.

Applications submitted between 15 December and 15 January will be for a 1 February 2022 effective date.

Open Enrollment for group health insurance requires applications to be submitted between 15 November and 15 December for a 1 January 2022 effective date.

If you do not have health insurance, or want to change to a new individual health plan, this is the time to do so. 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 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.

If 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 with excellent service and information.

2022 HSA Contribution Limit Changes



In 2022, the HSA contribution limit will be \$3,650 for an individual and \$7,300 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 encourage you to 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.



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 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!

The DAY, DEADRICK & MARSHALL NEWSLETTER 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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