



December 2017

Volume 24, Issue 4

## DDM Insurance Gets Into The Holiday Spirit

Again this year, DDM Insurance is jumping into the holiday spirit to provide two local charities with much needed funds and supplies to brighten the holidays for some families in our area.

First, we have a collection underway at our office for the Laurel Pregnancy Center. LPC provides supplies, such as diapers, clothing, and bath items, for new parents and babies. Stop in our office to drop off supplies in our collection box.

Additionally, DDM is sponsoring the children at the Frances Fuchs Early Childhood Center located in Beltsville. The school provides programs for pre-K children with special needs. Last year, we raised over \$1,000 for the school. Funds were used to purchase winter clothing for those in dire need and to provide support to a family following an uninsured house fire. This was in association with the dozens of gifts our staff purchased for several children at the school.

We invite all of our clients and insurance company partners to join in the DDM holiday spirit by stopping by with your donation.

It means a lot to us to support these great local programs.

The deadline for all donations is Friday, 8 December.



## Becky Baxley 1958 – 2017



With sadness we share that Becky Baxley passed away in September after a courageous battle with cancer.

Becky came to DDM in 2001 when the Diehl & Diehl Insurance Agency merged with DDM.

Nobody handled certificates of insurance like Becky! We miss her gentle soul and cheerful smile. She was an integral part of the DDM family who will forever be cherished.

She is survived by her daughter and grandson.

# Your Personal Liability Coverage and Gun Ownership

By Anita M. Munno, CISR, ACSR

Gun ownership is at an all-time high in the United States—approximately one third of all US households own firearms, and there are an estimated 270 million to 310 million firearms in these households; basically one firearm for every man, woman and child living in the country.

How does gun ownership impact our insurance, especially the personal liability aspects?

According to a recent Insurance Agents & Brokers article, there is a tremendous gap in understanding between the general public and the insurance industry on liability, intentional and criminal acts, and how these are or are not insured. It's important to remember that not all scenarios are insurable.

While most homeowners' policies cover many types of liability claims, including gun-related accidents, the word 'accident' is the key. In general, standard policies have no specific gun-related exclusion. However, there is an "expected or intended injury" exclusion which means that an insured cannot hurt someone on purpose; however, this clause contains an exception for "use of reasonable force by an 'insured' to protect persons or property." Based on this information, there may be coverage for an accidental firing of a gun.

There also may be coverage for certain self-defense situations, if the gun firing was deemed "use of reasonable force," but this is obviously very fact-specific and subject to interpretation. Gun owners are often focused on the intentional firing of the gun, in situations such as a public setting, when an active shooter is at large or during a home invasion. The ability to argue self-defense or use of reasonable force depends on the circumstances: Was the insured defending the family? Did the insured shoot an active shooter, or another person he or she confused for the shooter, or accidentally hit a bystander, etc.? Coverage under a policy is uncertain in these areas, except for the active shooter himself, who is obviously never covered.

What other options are available for gun owners who are concerned about liability issues? There are several organizations, such as the National Rifle Association (NRA) and the US Concealed Carry Association (USCCA), that have developed additional insurance programs that may expand coverage options for gun owners. These specialized policies have their own focuses and exclusions.

The bottom line is that homeowners insurance generally covers accidental discharge and in some cases may include coverage for self-defense. In addition, gun-owner associations offer specialized policies. But in all cases, whether a gun owner has coverage for a gun-related incident is extremely fact-specific and also may depend on the state and case law where the incident occurs. In conclusion, while gun-ownership is a Constitutional right in this country, with this right comes huge responsibilities which are not to be taken lightly.

---

## 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

97 Automotive Repair, Inc.  
AJA Holding, LLC  
Alon Avissar  
Baltimore MFH, LLC  
Beltway Technology Solutions  
Blue Sky Home Improvement  
and Fabrication, LLC  
Capital Construction, LLC  
CB3 Consulting Services, Inc.  
Chesapeake Automotive Techs  
Chevy Chase Contracting, Inc.  
David Carris, P.C.  
Dusty Hill Farm, LLC  
Elite Utility Locating, LLC  
Cornell Evans  
Evans Heating and Air  
Conditioning, LLC  
David Freedman  
Joseph Hanley  
Hanlon General Contracting  
Harbaugh 8100, LLC  
Hypnotic Hair Salon, LLC  
I & L Industrial Laundry, LLC  
Christina Issar  
Karpel, Link & Caporaletti LLC  
Kensington Auto Clinic, Inc.  
John Limbaugh  
Maryland Farms Super Liquors  
Maveris, LLC  
Nancy Barskey, LCSW  
Nurse Practitioner Assn. of MD  
Old Line Fine Wine, Spirits  
and Bistro  
Deborah Pendleton  
Pino's Construction, Inc.  
Pretty Chic Consignment, LLC  
Prime International Foods, LLC  
Rise Up Properties, LLC  
Suburban Soul Grill, LLC  
Tom and Ray's Restaurant  
VIPRE Auto Management Co.  
Visionary Sales Solution, LLC  
WANGKANG, LLC  
Colin Wells  
Kaitlyn Wheat  
Richard Wintermute

Visit us on the web at

[www.ddminsurance.com](http://www.ddminsurance.com) or

like us on   
facebook/ddminsurance

# DDM Employee Anniversaries

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

Wendy Parsons

18 years

Whitney Donaldson

10 years

Christina Whiteman

8 years

Matt Deadrick

7 years



*Our offices will be closed  
on the following holidays:*

*Christmas*

*Monday, 25 December*

*and Tuesday, 26 December*

*New Year's Day*

*Monday, 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.

## **Insurance Open Enrollment Is Back**

By: Jack Rogers

Open Enrollment for individual health insurance marketplaces or exchanges began 1 November, for an effective date of 1 January 2018. Open Enrollment is scheduled to end on 15 December.

If you do not have health insurance or want to change to a new individual insurance plan, this is the time to do so. There will be no restrictions for preexisting conditions. Dental and vision insurance will be available on or off of the exchanges.

If you've received a letter from your current individual insurance carrier that your plan has changed or your rates have increased, we can help you shop for the most affordable plan.

For those of you who have health insurance through another broker, or were not initially assigned to a broker and would like to work 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.

Websites for local individual health insurance exchanges:

Maryland Residents: [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov)

Washington, DC Residents: [www.dchealthlink.com](http://www.dchealthlink.com)

Virginia Residents: [www.healthcare.gov](http://www.healthcare.gov)

## **Medicare Part D Prescription Drug Plan – Late Enrollment Fee**

As people approach Medicare age, many do not understand the lifetime penalty resulting from failure to purchase Medicare Part D Prescription Drug coverage. Medicare doesn't always remind people of this requirement.

At age 65 and after, going without Medicare Part D Prescription Drug coverage or other creditable coverage for more than 63 days creates a lifetime monthly penalty of 1% for each month without creditable coverage, multiplied by the Medicare base beneficiary premium.

Every year, employer group medical plans are required to notify individuals about whether their prescription drug coverage is creditable. Here is an example of how the penalty is calculated and how it can increase each year due to recalculation:

Mrs. Jones is currently eligible for Medicare, and her initial Enrollment period ended 30 December 2014. She did not have creditable Prescription Drug coverage until 1 January 2017 when she picked up Medicare Part D Prescription coverage during Open Enrollment. Since Mrs. Jones was without creditable prescription drug coverage from January 2015 - December 2016, her penalty in 2017 is 24% (1% for each of the 24 months) of \$35.63 (the national base beneficiary premium for 2017) or \$8.55. Since the monthly premium is always rounded to the nearest \$0.10, she pays \$8.60 each month in addition to her plan's monthly premium.

We hope this is helpful information. For further information, please contact us.

Sources: Art Jetter & Company; Medicare.Gov



WE ARE PROUD OF OUR PROFESSIONAL STAFF AND INVITE YOU TO CALL US.

**PERSONAL LINES DEPARTMENT**

Anita Munno, CISR, ACSR, Manager x 25  
Wendy Parsons x 26  
Cheryl Hoyle x 23

**COMMERCIAL LINES DEPARTMENT**

Kelly Donaldson, AAI, CIC, Manager x 28  
Cindy Clark, CLCS, CISR, CIC x 20  
Whitney Donaldson, ACSR, CRIS x 29  
Cheryl Giering, CISR, CIC, CRM x 33  
Joan Guyther, CPCU x 27  
Christina Whiteman x 30

**FINANCIAL SERVICES DEPARTMENT**

Scott R. Werber, LUTCF, RHU, CBC x 16  
Jack Rogers x 36

**SALES AND MARKETING**

Stephen J. Deadrick, CLU, CIC x 17  
James Day, CIC x 15  
Charles Day x 24  
Matt Deadrick, CIC x 13  
Darrell Diehl x 18

**ACCOUNTING AND ADMINISTRATION**

Caroline Day Scruggs, AAI, CIC x 14  
Lenora Rood x 10



*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:

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](mailto:caroline@ddminsurance.com)  
Visit us on the web at [www.ddminsurance.com](http://www.ddminsurance.com)

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

Presort Standard  
US Postage  
PAID  
PERMIT #05416  
BELTSVILLE, MD