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## Enhanced Underinsured Motorist Coverage Now Available

By: Anita Munno, CISR, ACSR

Enhanced Underinsured Motorist Coverage is now available in Maryland for private passenger auto policies for new business as of July and at future renewals for existing policies (MD Senate Bill 0403/House Bill 0005). But what does this mean for you?

Let's review: Generally, private passenger auto policies in Maryland must have Uninsured/Underinsured Motorist Coverage included.



This coverage helps to protect the policyholder (you and your passengers) in an accident where another driver is found negligent but is either uninsured or underinsured—i.e. doesn't carry enough insurance to pay for your injuries and/or your property damage.

Your own policy steps in to provide these coverages for you and your passengers up to the limits of your Uninsured/Underinsured Motorist Coverage on your policy.

So, how is **Enhanced** Underinsured Motorist Coverage (EUIM) different from the regular Uninsured/Underinsured Motorist Coverage (UM) you have on your current policy? Unlike UM, Enhanced Underinsured Motorist Coverage **is in excess** of the coverage that may be provided by an at-fault motorist's policy (if they are insured)—even if that motorist's coverage is less than your policy limits. The Enhanced Underinsured Motorist Coverage on your policy is 'stacked' on top of the available limits of the at-fault driver's liability coverage, as opposed to replacing those limits. Basically, EUIM Coverage adds a layer of coverage for you and your passengers. Depending on the severity of the accident, this additional coverage can be vitally important to you and your passengers.

EUIM is not required on Maryland policies, and there is an additional premium associated with this coverage. The cost varies between different insurance companies. For more information and costs to add this coverage to your auto or motorcycle policy, please give our Personal Lines Department a call—we're here to help!

## Scott Werber Earns LACP Designation



Congratulations to **Scott Werber** who recently earned the new international certification, Life and Annuity Certified Professionals (LACP). The certification serves consumers by recognizing financial professionals with a mark of distinction for their product knowledge, consultative sales process and compliance to ethical, legal, and regulatory requirements. LACP practitioners are held to a standard of excellence that defines and differentiates them from their peers and to the clients they serve. Additionally, Scott holds these designations - RHU, LUTCF, and CBC. We are proud of his commitment to excellence and professionalism in the industry.

# Commercial Lines News

By: Stephen J. Deadrick, CLU, CIC

## Managing Employment Practices Exposures-No longer business as usual

As many as 72% of small business owners recognize they are exposed to employment related risks; of these business owners, only 20% feel they are adequately insured.

Newly proposed legislation is transforming sexual harassment laws by creating a path for victims to come forward as a result of the changing legal environment.

Some risk management considerations for business owners:

- Create corporate policies that define acceptable employee behavior.
- Reporting processes- employees must feel that they can report harassment without fear of retribution and know their accounts will be taken seriously.
- Effective documentation- employees who report issues may choose to file suits against their employers. Maintain complete and accurate documentation of conversations regarding wrongful acts, and share expectations of complete documentation with your managers.

Despite thoughtful risk management and prevention efforts, employers can still find their reputations and assets on the line -- that's where the right EPLI (Employment Practices Liability Insurance) comes into play. Are you properly covered? There is no one-size fits-all EPLI solution, so call us to discuss the exposures that are unique to your business.

*Source: Forbes Insight and Analysis newsletter*

## Are You Covered?

Despite the horrific flooding in our state and surrounding areas during the last year, the majority of our commercial clients do not have proper flood coverage.

According to FEMA:

- The average flood claim is \$46,000
- An inch of water can cause \$25,000 damage
- Recent hurricanes show that devastating floods can happen anywhere.

In most cases, we can get a flood quote for your business fairly quickly – give us a call today.

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

or on  [facebook/ddminsurance](https://facebook/ddminsurance)

## WELCOME

11771 Rockville Pike LLC  
1700 East Gude Drive LLC  
1326 Pentwood LLC  
1642 Shady Side LLC  
2535 Laurretta LLC  
824 13<sup>th</sup> Street LLC  
AAMCO of Frederick  
Wilfredo Alvarenga  
AMJ Building & Engineering  
AM & PM Mechanical, Inc.  
Arch Design Build, Inc.  
Alexander Arias  
AWT Solutions LLC  
Christopher and Emily Baty  
Bellamy Genn Group LLC  
Beltway Auto Care  
Benjamin's Auto Body, Inc.  
Block LLC  
James Brooks  
David and Joyce Campbell  
Columbia Realty Advisors  
Comtech Systems, Inc.  
Joseph Costello, Jr.  
Creating Interest, Inc.  
Benjamin Crist  
Susan Crown  
Damascus Motor Co., Inc.  
Daniel Krienbuehl  
Contractors  
DG Auto Group  
Discount Mart; ESJAY, Inc.  
Ed Sheets Lawn Service  
Eustilis Architecture and  
Development  
Fountaindale Auto Center  
Gaithersburg Rental Center  
Goss's Garage  
Grassroots Local Market  
Robert Gunn  
Alexander Halliday  
Hobbs Investments  
Jim's Lawn Cutting and  
Landscaping  
Jonathan Blum Health Care  
Consulting  
J Osorio Construction LLC  
Kingston Group LLC  
Courtney Lane  
L&S Homes LLC  
Masterpiece Canine Spa  
Mitch Carr's Auto Service  
Ryan Morrison  
Macouta Ndiaye  
Optima Fide

# NEW CLIENTS

Joel Pertofsky  
Plant or Transplant LLC  
Sagiv Poplinger  
Potomac Restoration LLC  
Stephen and Donna Powell  
Pretty Chic  
REK Renovations LLC  
Sandoval Sanchez Carpet LLC  
Dawn Takemori  
Krystle Taylor  
Temperature Pro &  
Pipeworks Services  
Thoroughbred Transmissions &  
Auto Service  
Eli Tucker  
Ulrich's Lawn & Landscape  
United Ventures Consortium  
Uniview LLC  
Valhalla Manor  
Jeremy and Sheila Wright  
YRS LLC

## *Flood Exclusion Reminder*

DDM Insurance regularly reminds you of this coverage exclusion under all homeowner's and commercial property policies: flood damage is not covered.

### **\*\*ONLY FLOOD INSURANCE WILL COVER YOUR LOSSES IN THE EVENT OF FLOODING OR RISING WATER.\*\***

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.

Don't wait until it is too late  
-- call us for a free quote.

# Group Health News



By: Jack Rogers, Jr.

Open Enrollment for group health insurance for companies located in Maryland, Washington, DC, and Virginia is scheduled from 15 November until 15 December, for an effective date of January 1, 2019.

Companies in Maryland and Washington, DC must have the following to be eligible for group health coverage during this Open Enrollment:

1: At least two full-time employees.

2: The group can not only be a husband and wife.

For Virginia companies, a sole proprietor can apply for group health insurance.

Our licensed agents here at DDM Insurance look forward to providing you service, information, and assisting you to find the most affordable group health insurance for your company.

We can provide group insurance quotes for Life, Dental, and Disability insurance, too.

If you have individual health insurance, not only can we assist you in finding the best plan, but we can help your employer get group health insurance at no extra cost to your employer and less expensive for you. Please send an email to me at [jack@ddminsurace.com](mailto:jack@ddminsurace.com) if you wish to be placed on our contact list, and we will reach out when renewal rates are available.



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

### COMMERCIAL LINES DEPARTMENT

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Cindy Clark, CLCS, CISR, CIC x 20

Whitney Donaldson, ACSR, CRIS x 29

Cheryl L. Giering, CISR, CIC, CRM x 33

Joan Guyther, CPCU x 27

Christina Whiteman x 30

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Jack Rogers, Jr. x 36

### SALES AND MARKETING

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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

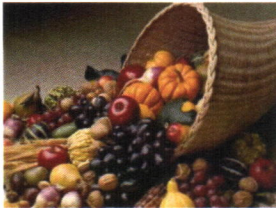
Lenora Rood x 10





Reminder! Drivers are required to possess, or carry in their automobile, a current motor vehicle insurance identification card issued by their insurance company. The card may be in paper or plastic form or in an electronic format. A person who violates this law can be fined \$50. More information can be found at <http://www.mva.maryland.gov>.

**DDM Insurance will be closed on Thursday and Friday, 22 – 23 November to celebrate Thanksgiving.**



At Day, Deadrick & Marshall, we value our clients, and we are committed to understanding their needs by counseling them with sound products and personalized insurance and financial solutions.

As a team, we strive to provide exceptional, professional service to our clients, and we are dedicated to offering growth and opportunity for our associates and for our agency.

**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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