



BUSINESS PERSONAL
FINANCIAL



March 2015

Volume 22, Issue 1

DDM Receives Beltsville Lions Club 2014 Community Service Award



Steve Deadrick accepting the Beltsville Lions Club 2014 Community Service Award, presented by Lions Club President, Rick Zerbe.

Thank you for participating in our holiday charity events. We'd like to share our results with you.

[Frances Fuchs Early Childhood Center- Beltsville](#)

Our producers raised \$560, and 28 Thanksgiving turkeys were purchased for families with special needs. DDM employees (with the help of outside family members) provided Christmas gifts for 28 children. Matt Deadrick set up a Go Fund Me account and collected \$1,200 that was donated by our employees, DDM clients and future clients. A check was delivered to the school just before Christmas.

[Laurel Pregnancy Center](#)

A collection box was set up in the agency for baby items needed by the center. Many people helped fill the box with their donations. A special thank you goes out to our insurance carrier partners who visited us over the holidays and made donations. Two trucks filled with donations and DDM elves made their delivery three days before Christmas. The event was a great success, and we had a lot of fun doing it.

These charitable events gave us the opportunity to give back to a community that has given us so much over the years, and we were delighted to be presented with the Lions Club 2014 Community Service Award.

Submitted by: Steve Deadrick

Commercial Lines Reminders

Workers Compensation- The state of Maryland requires an employer to provide coverage for all employees-part time as well as full time since 2012. Maryland law assumes that all workers are employees, not independent contractors, unless the worker produces the required documentation to support an independent contractor relationship.

One of the documents needed is a certificate of insurance showing valid workers compensation coverage. Without a certificate, the worker is an un-insured subcontractor, and you will be assessed the premium charge for the worker at audit.

Commercial Auto- When you buy a new vehicle, it's your responsibility to advise us of the transaction. Although dealerships may tell you that they will contact us, they almost never do. Never rely on the dealership –always contact us when you purchase a new auto or retire an old one to make sure we have all required information.

Flood Insurance- Please be reminded that flood is not covered under property policies. You do not have flood coverage unless you buy a flood policy.

Tenants-Business Personal Property- If you lease the location that your business occupies, you probably spent money to improve the location. Improvements such as drop ceilings, flooring, walls/partitions, lighting, etc. will not be covered unless you have increased the business personal property limit under your business insurance policy to cover the added expense. If you own a condominium in one entity name and rent the condo for your business in another entity name, your insurance needs are complicated. Please call us to discuss insurance for this type of arrangement.



Individual Health Insurance

Open Enrollment for individual health insurance ended in February. However, a limited open enrollment period is in effect from 15 February until the next open enrollment begins on 15 November 2015. During the limited open enrollment period, you must have a qualifying life event to apply for individual health insurance -- examples of an event are loss of minimum essential coverage, marriage, birth, and adoption. Each qualifying life event grants individuals a specific timeframe to enroll in an individual health plan. Generally, the time frame has been 30-60 days after the life event.

We look forward to assisting you with service and information.

Reminder: There is no Open Enrollment for group health insurance.

WELCOME

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Absolute Concrete Concepts
ADC Toyota Repair, Inc.
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Asikin Towing
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Wayne Firestone
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