



BUSINESS PERSONAL
FINANCIAL



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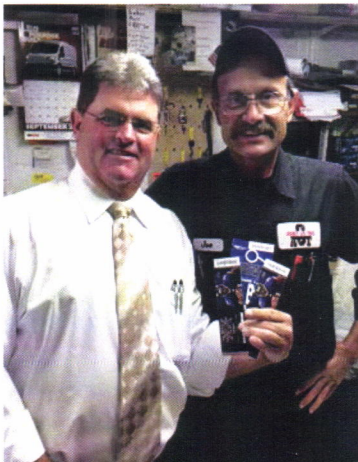
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New Market for Auto Businesses

DDM loves to work with Auto Service, Garage, C-Store and Gas Station owners. We are members of The Washington, Maryland, Delaware Service Station and Automotive Repair Association (WMDA) and our markets for these types of businesses are very competitive. Our agents know how to analyze the important coverage options for these clients coming from a further understanding of their industry after WMDA seminars and interacting with the owners over the last few years.

In September, we attended the WDMA Megashow and Convention. We met many of these business owners in the DMV area and are eager to work with more. Our Liability, Property, Worker's Compensation, and Garage Keepers package policies are geared specifically to cover exposures arising from these types of operations. In most cases we take the time to come out and see the locations personally in order to better understand the individual needs and daily workings of each business.

If you have seen any premium increases, aren't happy with your current carrier, or simply want a second opinion on your current package, we strongly encourage you to call us. Give us the chance to earn your business and work with an agency that supports the Association and its members.



Just Got a Drone?



If you or your child owns a drone, we recommend that you take a look at your homeowners insurance to see if you're covered for any mishaps that can occur. Here are some drone FAQs:

Q: What is the registration requirement?

A: In the aftermath of hundreds of near-misses with regular aircrafts and other incidents involving drones, the FAA issued a federal rule requiring owners of drones weighing between a half pound and 55 pounds to register their drones.

Registration comes with a nominal \$5 fee. Owners must then possess proof of registration.

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