

DSD Insurance Newsletter

April 2015

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INDEPENDENT DISTRIBUTOR NEWS YOU CAN USE

DSD Insurance Allstate Independent Distributor Scholarship Winners

DSD Insurance and Allstate are proud to announce the winners of the ten (10) \$1,000 Allstate / Tram Norris Independent Distributor Scholarship Fund awards for 2015.

In honor of this being the twentieth year of this program, we're expanding the scholarships we're making available by 25% -- from 8 to 10 scholarships.

The 2015 Scholarship Award Winners are:

Student Name	Distributor	Home	Subsidiary
<u>Morgan Drenner</u>	<u>Vincent Drenner</u>	Hagerstown, MD	Tasty Baking
<u>Emma Frees</u>	<u>Eric Frees</u>	Lancaster, PA	Tasty Baking
<u>Francis Gebhard</u>	<u>Christopher Gebhard</u>	Baltimore, MD	Tasty Baking
<u>Madeline Klemm</u>	<u>James Klemm</u>	Williamson, GA	Villa Rica
<u>Johanna Malmstrom</u>	<u>Per Malmstrom</u>	Farmingdale, NJ	Tasty Baking
<u>Olivia Panda</u>	<u>Troy Panda</u>	Jacksonville, FL	Jacksonville
<u>Benton Rouse</u>	<u>Scott Rouse</u>	Goldsboro, NC	Goldsboro
<u>Melanie Smith</u>	<u>Mark Smith</u>	Lynchburg, VA	Lynchburg
<u>Kelsey Thomas</u>	<u>Keith Thomas</u>	Trussville, AL	Birmingham
<u>Whitney Walker</u>	<u>James Walker</u>	Laurel, MS	New Orleans



All winners have been notified by Scholarship Management Services.

Allstate, Tram Norris and DSD Insurance established this program in 1996 to assist children of Flowers Independent Distributors who plan to pursue post secondary education in college or vocational programs.

During the twenty years this program has existed, DSD Insurance awarded a total of 162 \$1,000 scholarships. The scholarship program is managed by Scholarship Management Services, Scholarship America.

Recipients are selected on the basis of academic record, leadership and participation in school and community activities, honors, work experience, a statement of educational and career goals and a recommendation.

DSD Insurance

135 Hayesbury Drive • Pelham, AL 35124

(866) 621-1770

Serving the Direct Sales Distributor Community Since 1985

PSSSSSST...

Did you know that we also offer personal lines insurance for your autos, homes and toys?

Are you paying too much? Do you have the right coverage? Are you getting all of your discounts?

We can help you answer all these questions (and more!)

**Contact us for more information
www.ShubertInsurance.com or (866) 621-1770**

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Independent Distributor Scholarships (Cont.)

Selection of recipients is made exclusively by Scholarship Management Services. In no instance does any officer or employee of Allstate or DSD Insurance play a part in the selections.

DSD Insurance received over 30 applications this year. Thank you for your assistance in getting the word out to the distributors about this worthwhile program. At DSD Insurance, we believe in giving back to the clients and families whom we are privileged and honored to serve. This scholarship program is just one of many ways we seek to do just that.

If you have any questions about this program, please contact us. Thank You!

Tram Norris, Dan Shubert and Shon Messer
Partners / DSD Insurance
(866) 621-1770

Please Welcome . . . Jenn Brookshire

The newest member of our accounting staff is :::drum roll::: Jenn Brookshire!

Jenn joined our staff in January and has become a valued member of our team! Recently, we'd begun a conversion to a new accounting system. This new system enables DSD to be more responsive to our distributor clients by providing you with detailed information on payment history and changes made during a policy period. We are so excited to be able to better serve each and every one of our customers!



We are always at your service. If you ever have a concern about your insurance billing, you can call us any time!

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If we can help you in
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If we can't, we'll find
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We value your business
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From the Claims Desk of . . .



Tab Vines, Claims Coordinator
DSD Insurance
Direct: (205) 314-0076
Toll-Free: (866) 621-1770
Fax: (205) 406-8736

Word To The Wise . . . Know Who Is Driving Your Truck!

Don't be fooled by shop talk. Just because someone you plan to hire drives an automobile doesn't mean he or she necessarily has a good driving record. Hiring someone to work one of your multiple territories or even as a substitute driver you use on occasion requires 'due diligence' into their driving history!

Don't assume that because you see him or her driving a car frequently that they must have automotive insurance. People will drive *without* insurance!

Don't think their policy will probably cover your delivery truck if you allow them to substitute, work for or fill-in for you. This is often *NOT* the case!

In almost every case ***the insurance policy will follow the vehicle***. This means your insurance will apply if you give someone else permission to drive your truck for you when you're sick, take a day off, or go on vacation. And yes, your policy applies if a driver's working one of your multiple territories on a regular basis.

Your insurance policy will be used to cover the consequences of any liability incurred by your substitute driver. So, what precautions can you take? If you are considering hiring a full or part-time employee or even allowing someone else to work your territory and operate your delivery vehicle occasionally, inquire about their driving record. Ask questions, get to know them better. Ask them very "specific" question about accidents, speeding and or reckless driving tickets, etc. Also, they should be willing to sign a permission form to allow you to inquire about their driving record through a Motor Vehicle Record (MVR) screening with your state, but you must have their permission in writing in order to do this. If you have any question about this, CALL ME -- (866) 621-1770.

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Know Who Is Driving Your Truck! (cont.)

Here are some possible consequences you may want to consider *before* you allow someone to drive your vehicle:

- You cannot work your territory without a truck (*unless, of course, you're Superman -- which you're not*)
- Obtaining a rental vehicle while your damaged vehicle is being repaired may be difficult
- Availability of suitable rental trucks in your area may be limited
- You may run out of rental reimbursement coverage due to prolonged repair times of your vehicle
- Product transfer, product loss and or damaged product are problems you may have to address
- Paying deductibles that apply to certain claims created by a substitute driver may be yours to pay
- Losing claims free policy discounts could happen
- Policy premiums could escalate due to excessive claims against your policy by a substitute driver
- Excessive claims caused by a driver you hire may put your policy at risk of not being renewed

If you are planning on hiring or using another driver to work your territory and have *any* questions concerning your policy's ability to cover your liability for damages caused by another driver of your vehicle, call us and let us help you with it. Remember, any time you have a question, call your account representative at DSD Insurance.

If you are in the Eastern Time zone (except for Tasty Kake) call:

Kristy Ingram 205-314-0054 and Ashley Weber 205-314-0071.

If you are with Tasty Kake or in the other Time Zones call:

Marella Fedyk 205-314-0060 and Roseann Rodriguez 205-314-0057.

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