

DSD Insurance Newsletter

November 2015

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INDEPENDENT DISTRIBUTOR NEWS YOU CAN USE

November is Special . . . In More Ways Than ONE!

November is the month when we rightfully recognize our country's Veterans whose military service allows our great country to be the great country it is and continue to be a source of values that are unique in all the world.

At DSD Insurance, we also have our veterans -- individuals who have worked with us and given us the honor to serve them over the many years of what we feel have been mutually beneficial relationships between us.

On November 4, DSD Senior Partner **Tram Norris** had the opportunity to visit with Tuscaloosa Plant President **Keith Singletary** at the distributor expo in Corinth, Mississippi.

Tram far left is shown thanking 25 year distributors and DSD customers **Jeff Hammonds, Tom Robertson** and their wives for their loyalty to the agency. Jeff and Tom both work out of the Tupelo, Ms warehouse.

Thank you Jeff and Tom . . . for your loyalty to DSD Insurance and your exemplary service over all these years.



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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Rental Truck Information

From the Claims Desk of . . .



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DSD Insurance
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Fax: (205) 406-8736

This month I want to pass along again the comparisons on rental trucks and the contact information I have.

Below are the 4 major companies that I am familiar with. Questions come to me on a daily basis about rental trucks in one way or another.

Don't forget the following:

- You can't operate your territory without a truck.
- You will need a credit card to rent a truck.
- You won't need to purchase additional insurance if you have hired liability coverage and hired physical damage coverage on your policy UNLESS you specifically intend to purchase the additional coverage from the rental company at an additional cost.
- You will need the rental agreement in your name as it appears on your insurance policy for your insurance to apply. If you're incorporated (Inc.), the rental agreement must be in the corporation's name and the operators of the rental truck must be listed in the agreement. Distributors doing business as individuals should have the rental agreement in their name and they must add any additional drivers.
- We can furnish a Certificate of Insurance to the rental company if needed.
- If you are renting due to a covered insurance loss, make sure you fully understand your rental coverage. Policies are written for various amounts of rental reimbursement coverage.

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Here, you can see a chart that shows you what it will likely cost you to rent a truck to replace yours if it's not available to you because of some problem due to an accident or repair that keeps it off the road.



BUDGET				RYDER			
type of truck	daily rate	weekly rate	plus mileage	type of truck	daily rate	weekly rate	plus mileage
16' w/ramp	\$ 47.00	\$ 235.00	\$ 0.12	12'-16' ramp or lift gate	\$ 59.95	\$ 299.75	\$ 0.11
16' w/lift gate	\$ 47.00	\$ 235.00	\$ 0.12				
24' w/ramp	\$ 60.00	\$ 300.00	\$ 0.12	18'-26' ramp or lift gate	\$ 73.95	\$ 369.75	\$ 0.11
24' w/lift gate	\$ 70.00	\$ 350.00	\$ 0.12				
PENSKE				ENTERPRISE			
type of truck	daily rate	weekly rate	plus mileage	type of truck	daily rate	weekly rate	plus mileage
16' w/ramp	\$ 68.00	\$ 340.00	\$ 0.17				
16' w/lift gate	\$ 77.00	\$ 385.00	\$ 0.17	16' w/lift gate	\$ 60.00	\$ 300.00	\$ 0.12
18'-22'	\$ 83.00	\$ 415.00	\$ 0.17	24' w/lift gate	\$ 65.00	\$ 325.00	\$ 0.12
24'-26'	\$ 83.00	\$ 415.00	\$ 0.17	26' w/lift gate	\$ 70.00	\$ 350.00	\$ 0.12
these prices exclude taxes, fuel, insurance, and other fees that may be applicable							
we do not guarantee these prices and are subject to change at anytime							

Rental Company Phone Numbers and Flowers Distributor Account numbers

- Budget 866-489-3095, account #56000237140
- Enterprise 800-736-8287, account code: TKRALEY
- Ryder 800-345-9282, account #028527
- Penske 800-736-7531, account #2585

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Had an Accident? Keep These Points In Mind!

No one plans to have an accident. But if it happens to you, there are some things you can do -- and maybe you should NOT do -- to produce the best possible result for you as your claim is being settled.

Actions You Should Take . . . ASAP

Contact your insurance company as quickly as possible.

If you delay, the insurance company may have grounds to deny your claim.

Identify other people involved in the accident.

Think basics -- name, phone, address, license numbers and insurance information from the other driver (or, drivers!) who may have contributed to the cause of the accident. Be sure you gather the same information from passengers and any bystanders who may have witnessed the accident.

Use your smartphone to capture images of your vehicle, the accident scene, and anyone with injuries

Photographs - in the event of a lawsuit -- are 'evidence' if you'll probably need (and assume you will!) to support your claim or challenge a counter claim by the other driver/s involved in an accident.

Read your insurance policy.

It's not sexy but it's good to know what your coverage will do for you. Or, not.

Record your conversations with people you'll meet involved in the claims process.

Written or electronic records will help you 'log' your facts while they're fresh and help you recall them accurately later on, as well.

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Obtain a copy of your accident report from the police.

Be sure it accurately and completely describes what you understood happened in the accident. An accident report is an essential piece of evidence that can support or weaken your claim.

Retain copies of any documents connected with your accident.

For example, medical bills, repair estimates, car rental receipts, insurance policies, letters, and the police accident report . . . *which you requested a copy of immediately after the accident, right?*

See your doctor for any injuries you received as a result of the accident

Failure to obtain medical treatment if indicated and/or failing to follow any recommended treatment advice could weaken your claim for damages and harm your ability to collect from the other driver's insurance company.

Things You Should Avoid Doing . . . After An Accident

Avoid talking about the accident with anyone other than the police and your insurance company.

You may not be liable for the accident. But as they say on TV, "Anything you say can and will be used against you in a court of law". Let's hope it doesn't come to that. But if it does, anything you say after being in an accident can come back to haunt you. So heed this advice -- "Keep your mouth shut!"

Avoid discussing the accident with the other driver.

Bottom line, 'cutting curb-side deals' is dangerous -- for you! Contact your agent and follow SOP -- 'Standard Operating Procedures' to properly submit your claim through your insurance company.

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