



## **DMI Insurance Services, Inc.**

*Automotive Program Specialists*

**Check out our new website @ [www.dmi-insurance.com](http://www.dmi-insurance.com)**

Wouldn't it be nice to write three times as many accounts? While DMI is primarily known for our Used Car Dealer program, we also write non-dealers such as Auto Repair Shops, Body Shops, Transmission Shops, etc. This is an excellent opportunity for you to expand. Most dealer clients can provide you with 2-3 leads of the non-dealers they use for some sort of reconditioning of their vehicles prior to sale. Visit DMI's website at [www.dmi-insurance.com](http://www.dmi-insurance.com) and click on Auto Service & Repair for a list of eligible businesses. Scheduled vehicles can also be added to the policy.

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### **Temporary Location - What about Insured's residence?**

A recent claim highlighted the importance of determining the total combined value of daily use autos that are parked or garaged at an insured's residence. The policyholder purchased \$100,000 physical damage coverage at location 1 and \$100,000 physical damage coverage at location 2. Both locations are retail used car lots. A standard policy comes with \$60,000 temporary location limit and \$60,000 in-transit limit which is how the subject policy was issued. The insured had a total fire loss of his home with two inventory vehicles inside the garage at the time of the fire; a 2010 BMW M5 and a 2015 Ford F-150. Both vehicles were total losses exceeding \$85,000 to replace. The insurance company concluded that the most the policy could pay for this loss was \$60,000 (the temp location limit) because the home was not a listed location with a limit of physical damage shown. The insured was out of pocket \$25,000 for this loss.

Some good news...DMI's issued policies now come with \$100,000 temporary and in-transit limit or the physical damage limit whichever is less. When assessing an insured's coverage needs it is always good to consider the daily use vehicles driven by owners and family members that are parked or garaged at residences. With the cost of late model vehicles constantly on the rise two or more nice vehicles can exceed the \$100,000 temporary location limit. In many cases the temporary location limit can be increased for a small premium.

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## Get to know Christina



**What is your position at DMI:**

Account Manager

**When did you begin working at DMI:**

February 2004

**What is your favorite part about DMI:**

We are like one big family as we spend most of our days together.

**What do you find challenging at DMI:**

It can become challenging to keep up with multiple industry changes in different States.

**Personal background:**

I was raised in the town of San Juan Bautista before relocating to Hollister when I was 12 years old. I graduated High School 6 month's early and attended school to become a dental assistant. After I graduating dental school I decided it wasn't for me and set out to follow the path of my mother in the Insurance Industry as she has always been my role model. I have been happily married for the last 11 years and have 2 dogs. I purchased my first home a few years ago and have been renovating ever since.

**What was the most unusual job you had before working at DMI:**

I worked at Wendy's when I was 15 years old.

**What is your favorite thing to do on the weekend:**

Renovate my home, but i don't think this is my husband's favorite.

**What is your favorite movie quote:**

"Nobody puts baby in a corner" -Dirty Dancing

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## Get to know Victoria



**What is your position at DMI:**

Assistant Account Manager

**When did you begin working at DMI:**

I started in November 2007, left for a year to "find myself", and I found myself right back here in May 2015.

**What is your favorite part about DMI:**

My co-workers. Over the years they have definitely become an extended family,

**What do you find challenging at DMI:**

Keeping up with all the changes within our company.

**Personal Summary:**

I was born and raised in Gilroy, CA (the garlic capitol of the world) where I still reside. I am a very proud auntie of 8, great aunt of 1 (and a half) and a momma of a very handsome 11 year old hound mix.

**What was the most unusual job you had before working at DMI:**

When I was younger I worked for my step-dad's towing company. There was always something unusual going on or coming in.

**What is your favorite thing to do on the weekend:**

I'm usually working on weekends, but if I get a day off, I like spending time with my family, going to the beach, and baking.

**What is your favorite movie quote:**

"Many of the truths that we cling to depend on our point of view" -Yoda

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