DMI Insurance Services, Inc.

Automotive Program Specialists

Get ready for our upcoming sales contest!!!
You can win an Amazon Echo or Samsung 55" 4k SmartTV
Contest is based on new business written on or after July 1st
Contest details will be found on next months newsletter

Coverage Spotlight: Boat Theft - Is it covered?

Most dealer policies provide zero physical damage coverage for boats and watercrafts. A typical dealer policy covers automobiles which are defined in the policy as "land motor vehicles, trailers, or semitrailers." Since a boat or watercraft is not an "auto" there is no coverage in case of theft or other mishap on the lot.

To remedy this physical damage gap in coverage all of DMI's dealer policies automatically include for no premium charge a limited watercraft endorsement. The endorsement itself replaces the definition of an auto in the dealer policy to read: "Auto" means a land motor vehicle, trailer, semitrailer, or watercraft up to 26 feet in length but only while ashore on premises where you conduct "garage operations."

Get to know Marcus

What is your position at DMI:
Underwriter

When did you begin working at DMI:
April 2014

What is your favorite part about DMI:
Unlike a general agency, in which lines of insurance are segregated, DMI is a Program Specialist where all of

its employees work together for a common goal.

What do you find challenging at DMI:
Underwriting in multiple states at once may be tricky at times since each state has its own guidelines.

Personal background:
I grew up in Orange County, CA. I played AAU basketball, and even red shirted at Fullerton College. I have been in the insurance industry for 10 years. Today, I am happily married and have two 4 year olds and a 9 month.

What was the most unusual job you had before working at DMI:
I worked at the LA Times for 13 years, specifically in the press room where we printed the newspaper.

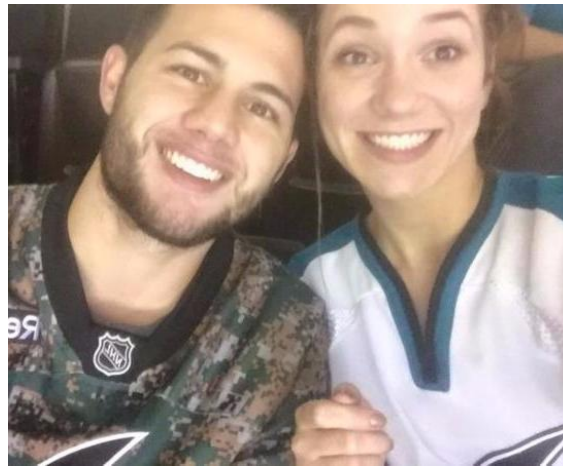**What is your favorite thing to do on the weekend:**
I spend time with my wife and 3 kids on the weekend and typically play soccer or wiffle ball.

What is your favorite movie quote:
"It ain't about how hard ya hit.
It's about how hard you can get hit and keep moving forward." -Rocky Balboa

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Get to know Neiman

What is your position at DMI:
Business Development Manager

When did you begin working at DMI:
I started working here 12 years ago, filing paperwork and helping out around the office during the summers, but I didn't really start working here until January of this year.

What is your favorite part about DMI:
Visiting with our producers and interacting with them to learn and develop new practices.

What do you find challenging at DMI:
Finding solutions to problems that would ordinarily be easy to solve, but are extremely difficult to overcome due to having to follow specific parameters.

Personal Summary:
I was born and raised in San Jose, CA. I went to San Jose State University before enlisting in the Marine Corps for 5 years, during which I served one combat tour in Afghanistan. After the Marine Corps, I drove cross country from Jacksonville, North Carolina (where I was stationed) to San Jose, California (where I live now) with my girlfriend and pitbull.

What was the most unusual job you had before working at DMI:
Believe it or not, I worked at a candy store in high school. Those who know me would say this is extremely unusual considering my past jobs involved security, military, and law enforcement.

What is your favorite thing to do on the weekend:
I like to keep busy so I find little projects to stay occupied such as working on cars in the event my girlfriend doesn't already have plans for me.

What is your favorite movie quote:
"It doesn't matter who we are... What matters is our plan" -Bane, The Dark Knight Rises