

**DSP Insurance – SIMPLIFIED** 

# Take the right route to protect your business

Marsh is committed to keeping your DSP insurance options simple. We are excited to help you navigate the renewal process and ensure you have the appropriate coverage to protect your DSP business and employees. See our Q&A below:

## Q: How do I start the renewal process with Marsh?

A: Marsh will kick off your renewal process about 2 months before your current coverage is set to expire so you don't have to do anything right away! Below is an overview timeline of the renewal process with Marsh. Your renewal quote will be available for you to review and bind coverage all online through our digital experience.

T-60 Days	T-45 Days	T-30 Days	T-14 Days	T-7 Days
Marsh will kick-off the renewal process by emailing you approximately 2 months ahead of your scheduled renewal.	Once your quote is available, you will be able to renew your coverage online. Marsh will send you an email to log in and review your quote.	If you have any questions about your online quote, feel free to reach out to a member of your <u>dedicated account</u> <u>team</u> .	If you have not bound your renewal policy within 14 days of your renewal date, your dedicated Marsh account team will send you reminder	If you have not bound your renewal policy within 7 days of your renewal date, your dedicated Marsh account team will send you reminder
	<b>Don't delay</b> : Bind your coverage as soon as your quote is available <b>online!</b>		emails regarding your renewing policy as it nears expiration.	emails regarding your renewing policy as it nears expiration.

### Keep in mind:

- Don't delay: Once you receive your quote and confirm coverage, don't delay! Review and bind coverage online as soon as possible.
- After your policy is bound, make sure your payment information is up to date, we cannot process your Certificate of Insurance unless we have valid billing information.
- At the start of your new policy period, don't forget to access our online experience to help you manage your insurance.

#### Q: How does Marsh calculate my renewal quote?

A: Marsh will use the information from your active policies as part of our underwriting process. No action is needed on your end. When we call you, we will confirm any areas that may have changed, like differences in payroll or changes in your station.

#### Q: What happens once I accept my renewal quote?

A: Marsh will send you a binder along with Certificates of Insurance and Auto ID cards.

## Q: How will premiums be collected?

A: We will continue to deduct your insurance payment automatically from the checking account of your choice via ACH (Automated Clearing House). We will send a billing statement before the automatic deduction occurs confirming the amount that will be drafted from your bank account. Your monthly payment dates will stay the same using the same ACH that we have on file for your current policy. If anything changes, feel free to let our dedicated account team know when you are discussing your quote.

#### Q: How do I obtain Workers' Compensation coverage if my DSP business operates in Ohio, Wyoming, Washington or North Dakota?

A: If your DSP business operates in any of the 4 states listed above (Ohio, Wyoming, Washington or North Dakota), you are required to purchase Workers' Compensation through the state/ government operated insurance fund.

**Don't forget:** As a renewing DSP with Marsh, you can access our online experience. If you have not created your online account, <u>start today!</u>

After you create your account, you will be able to view a summary of your policy details, access information to help you mitigate cost increases at the time of your renewal and view, download and print Fleet ID Cards for your vehicles!

affinity.marsh.com/dspinsurance

(C) dspinsurance@marsh.com

👻 +1 (855) 691-5230

Monday – Friday 7:00am – 5:30pm CT Saturday – Sunday 8:00am – 5:30pm CT