

2 New Airport Lieutenants

■ Two Airport Police sergeants are promoted to lieutenant.

Story by Officer Belinda Nettles, Public Information Officer, Airport Police; Photos courtesy Airport Police

AIRPORTS — Two Los Angeles Airport Police sergeants -- Edward Trahan and Robert Rios -- were sworn in as new lieutenants Feb. 15.

Los Angeles World Airports Deputy Executive Director of Law Enforcement and Protection Services James T. Butts Jr., with Acting Chief Brian A. Walker, administered the swearing-in ceremony for the new lieutenants before a group of family, friends and other police officers.

Trahan, most recently assigned as a sergeant overseeing the Airport Police Canine Unit, joins the Patrol Services Section assigned as the PM shift watch commander. Rios, who also served as a sergeant in the Patrol Services Section, remains

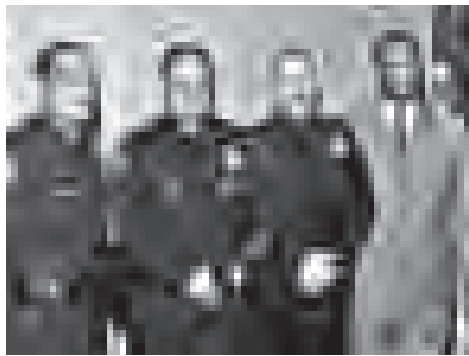


Lt. Robert Rios and Lt. Edward Trahan recite the Law Enforcement Code of Ethics with Acting Chief Brian A. Walker.

a part of that section assigned as the day shift watch commander.

Trahan began his career with the Airport Police in 1992. In 1993 he worked in patrol services as one of the original Bike Patrol officers. In 1999 he served as a field-training officer and was promoted to sergeant. In 2002 he was assigned to the Airport Police Canine Unit until his recent promotion to lieutenant.

Rios began his career with the Airport Police in 1987. After one year of service with the Airport Police, he transferred to the Port Police Department, where he remained for 13 years. In 1999 he returned to the Airport Police as a sergeant assigned to Patrol Services. From 2000 through 2005 he was the sergeant overseeing the Mobile Field Force Operations/Emergency Services Unit. In 2006, Rios was re-assigned to Patrol Services, where he worked until his recent promotion to lieutenant.



From left: Acting Chief Brain A. Walker, Lt. Edward Trahan, Lt. Robert Rios, and Deputy Executive Director of Law Enforcement and Protection Services James T. Butts Jr.

New LAFCU Board, Officers

■ Credit Union names leadership for 2007.

LAFCU — The results of the Los Angeles Federal Credit Union (LAFCU) annual Board of Directors election were announced at the LAFCU annual meeting Feb. 27.

For 2007, Board of Directors' offices 1, 2 and 3 were up for election with terms of three years each. The incumbents were: Office 1: Jack Mathews; Office 2: Jerry Waggoner; and Office 3: Roslyn Carter-Phillips. Each position was automatically re-elected due to acclamation, since no challengers submitted a completed petition, statement, and list of qualifications by the Nov. 20, 2006 deadline. Because of this, no ballots were mailed for this election.

After the annual meeting, the board elected the following officials to serve as officers for the 2007-08 term:

Chairperson: Cliff Cannon. Retired since 1999 as the Manager of the LA City Fiscal Systems Division, Controller's Office, he has been a credit union official since 1987. He has held the board positions of Chairperson,

Treasurer and Secretary, and also served as Chairperson of the Supervisory Committee, and was a Credit Committee member.

Vice Chairperson: Denise McGee. Retired since 2000 as an Accounting Records Supervisor II in Rec and Parks, she has held the Board positions of Secretary and Treasurer, and has been a credit union official since 2000.

Treasurer: Chuck Rubin. He works as a Senior Management Analyst II in General Services. He has been a Board Secretary, was a member of the Credit Committee, and has been a credit union official since 2000.

Secretary: Gary Mattingly. Retired since 2005 as a General Manager in Fire and Police Pensions, he has held the position of Board Vice Chairperson, and has been a Board member since 2000.

Serving as Directors on the Board are: Stan Horwitz, Jack Mathews, Roslyn Carter-Phillips, Jerry Waggoner and Neil Ricci.

The Board of Directors is responsible for determining LAFCU's strategic direction and overall policies. Board officials and the officials who serve on the Credit and Supervisory Committees volunteer their time.



Officers for the LAFCU 2007-08 Board of Directors are, front row, from left: Chuck Rubin, Treasurer; Cliff Cannon, Chairperson; Denise McGee, Vice Chairperson; and Gary Mattingly, Secretary. Back: Stan Horwitz, Jack Mathews, Roslyn Carter-Phillips, Jerry Waggoner and Neil Ricci.

REST INSURED

by JEFF GELINEAU

Vice President of United Agencies,
The Club's Auto and Home Insurance Partner



Rental Car Insurance: Know What You Need

There you are, standing at the rental car counter. "Sign here. Initial here. Initial here. Sign here." And then it comes, "Do you want to buy the insurance with that?"

How do you make that decision? Most people ask how much it is, and decide based on the price. (I remember many years ago I rented in Orlando to visit DisneyWorld. My wife was a travel agent, and we got a particularly good rental rate on a subcompact of only \$14.99 a day. The insurance cost \$18 a day. More than the car! We were saving money for E-Tickets, so we didn't buy it.)

Making your decision based solely on the price is not necessarily the smartest way to go. There are several factors involved, and to make an intelligent decision, you should understand what is at stake.

First of all, let's talk about the big dollars: Liability. As long as you have an automobile policy, it will cover you for liability on any vehicle you are driving, including a rental car. The only people who would be concerned here would be people who don't own a car, and therefore don't have any auto insurance. You should definitely purchase this coverage from the rental car company if that is the case.

Now, let's talk about the rest of your exposures. Generally, the best way to protect yourself when using a rental car is to make sure your insurance policy explicitly extends collision and comprehensive coverage to rental cars in any state or country. If you don't own a car and you rent on a regular basis, you might want to purchase a "nonowner" policy that will give you the same type of coverage. If you don't know whether or not your policy extends coverage to rental cars, call your agent. If they don't know, then feel free to contact us.

But wait! There's more to the story. The Loss Damage Waiver (LDW) that the rental car company offers covers more than just the physical damage to the vehicle. The two most common things that are **not covered** by your auto insurance policy are "Loss of Rental Income" and "Diminution of Value."

"Loss of Rental Income" is exactly what it sounds like. If you get the rental car in an accident, even with your own insurance, it is going to take several weeks to get it repaired. The rental car company can hold you responsible for any loss of income that they suffer because they are unable to rent that car out while it's being repaired. Some rental cars are \$400 to \$500 a week, and if it takes a month to repair it, then those charges can really add up.

"Diminution of Value" is a little more confusing, but even more dangerous. Rental car companies don't keep their cars very long. After they have been rented for a while, they sell them off as used cars. You would have to agree that a car that has been repaired after being in an accident probably isn't worth as much as a car that has never been in an acci-

dent before. For example, if they are selling 2005 Chrysler Sebrings for \$12,500, but this one sells only for \$10,000 because it's been in an accident, then they have lost \$2,500 on that vehicle. Many companies will estimate that loss at the time of the accident, and charge you for that amount.

To summarize:

- Check to see if your policy covers comp and collision for rental cars.
 - But, even if it does, remember that it probably doesn't cover everything, and you may want to buy the loss damage waiver, too.
- Many major credit card companies also claim to provide you with insurance coverage when you use their card to rent an automobile. However, you should read the fine print or get written verification from the company, because the coverage provided by your credit card is not always full coverage.

Some cards only offer coverage if you rent your car from a particular agency. Some limit the days for which coverage is available. Some will provide coverage only for certain types and/or classes of cars. With some cards, the coverage is not automatic and you must enroll in a program to get coverage. Some cards that advertise automatic rental insurance really only reimburse you for the deductible that you would have to pay under your regular insurance policy.

Feel free to call our agency if you have any questions about what all this means to you, would like to know what it would cost to get an auto insurance policy through us, or would like a question answered on any type of insurance.

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Have a question?

Is there something about Insurance that you've always wanted to know, but were too ashamed to ask? Maybe something that you've just always been curious about? Feel free to send me, Jeff Gelineau, an email at jgelineau@unitedagencies.com, and I will try to answer your question in one of our monthly columns.

Be safe and have fun!

Call Patty Pulido or Suzanne Egli today at (888) 801-5522.
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