



## Financially Ready for Your Future?

## LAFCU Investment Services

### Can help with advice on...

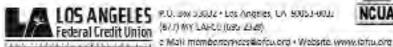
- · 401(k) Rollovers
- Additorial Income
- Consolidating Investments
- Education Funding
- Estate Planning
- · Investment Flamning
- · Long-Term Care Insurance
- Retirement Accounts
- · Stocks & Bonds
- Tax Savings

#### Benefits Include:

- Representatives can meet to discuss your needs at a LAFCU branch, your office home or any convenient place
- Invested funds to be determine your AFCH "VP Rewards" discounts
- Securely view your accounts online
- Competitive service fees.



For a Complimentary Consultation: Call (877) MY LAFCU x6722: Downtown LA or x6375: Glendale Branch



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# When Coverage Isn't Automatic

Thinking about buying someone a new car for Christmas?

Many people are mistaken when they think that they have automatic coverage when they purchase a new car. Many policies have restrictions, and all policies require you to notify the agent to make the coverage effective.

Automatic coverage is extended to you only if all of the vehicles that you own are insured under the same policy! This makes logical sense, as you can't expect the insurance company to know whether or not you are going to insure your new vehicle.

Let's say that you are the registered owner of three cars, but one is used by your child at college, so you insure that vehicle under a separate policy. Even though all of your vehicles are insured, you aren't insuring them all under the same policy. So, when you buy a new car, or even if you trade in one of your existing cars for a new car, the insurance company does not have to provide you automatic coverage on the new car.

Or, what if you like to fix up classic cars? You might have one that is not operational, so you aren't insuring it. Or maybe you have a classic car insured under a separate antique auto policy. Again, you are not insuring all the cars you own on your main insurance policy, so the insurance company does not have to give you any automatic coverage.

Another concern are the listed drivers on your policy. If you have someone covered on your policy as a driver, that doesn't mean that automatic coverage extends to them. For example, you may have a boyfriend or a girlfriend who lives with you, and you are both insured under the same policy. But the automatic coverage applies only to the owner of the insurance policy and their immediate relatives that live in the house. So, when your boyfriend trades in his car for a new one, if the policy is in your name, then he doesn't get automatic coverage.

Very commonly, this applies to recreational vehicles. If you own an RV and insure it separately on an RV policy, that is still considered a vehicle. So again, you are not insuring all your vehicles on the same policy, so you don't get automatic coverage on any new vehicle you purchase on this policy.

There are other factors and other circumstances that commonly remove the automatic coverage from your policy, too.

Bottom line: Make every effort to contact your agent as soon as you purchase a new vehicle. You can fax us the purchase agreement at (877) 901-5522, or call us and give us the information over the phone. Many times people are covered automatically by their policies, but there are many times when they are not. Be safe, and let us know as soon as you get the new car, so we can make sure that you are properly covered.

Feel free to call our agency if you have any questions about automatic coverage, or would like an auto insurance quote. Call us if you would like to get a quote for your home or boat through us also, or would like a question answered on any type of insur-

United Agencies is the Club's Partner is helping members with their home and auto insurance, and related products. We specialize in creating personal relationships with our customers, and serving their needs in a prompt, efficient and friendly manner.

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This Website lists the upcoming visits we'll be making to City Departments, where you can ask us any question in person, and get an instant quote!

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 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 United Agencies Burbank** today at (888) 801-5522.

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