PUBLIC WORKS

Redditt's Ready to Retire

Sharon Redditt, Club Member, retires after 35 years of City service.

Charon Redditt enjoyed her recent retirement Dparty, held at the Proud Bird Restaurant in Westchester.

Sharon began her 35-year career at the City as a Clerk Stenographer with of Building and Safety on July 17, 1972. She worked there until August 31, 1975. She then was promoted to Senior Clerk Stenographer at the Bureau of Accounting, Public Works.

She became an Executive Secretary in the same Bureau on July 16, 1981, and worked there until October 26, 1985. She became the Executive Secretary for the Public Works General Office on October 27, 1985, and remained there until September 11, 1993. She was promoted to Executive Administrative Assistant II at Airports



Sharon Redditt and Larry Reynosa, Special Research and Investigation - Subcontractor Approval of the Bureau of Contract Administration



From left: Sharon Redditt and Rita Robinson, General Manager, Transportation, and Club Board Member.

> The retirement event was held at the Proud Bird restaurant, and many of Sharon's colleagues from the Bureau of Contract Administration made the trip to salute her.

and worked there from Sept. 12, 1993, to Sept. 9, 1995. She came to the Bureau of Contract Administration on September 10, 1995, as Executive Administrative Assistant II and has been the Executive Administrative Assistant to the last four Inspectors of Public Works from C. Bernard Gilpin, Stanly J. Sysak, Brian Williams, and John L. Reamer Jr.

She is a number one Los Angeles Lakers fan, enjoys bowling and, in retirement, plans to join another bowling league and pursue substitute teaching for first- and second-grade students. In addition, she has planned a much-anticipated trip to Kenya next year.

Congratulations, Sharon!



Sharon Redditt and Russ Strazzella, Division Manager, Public Works/Contract Administration

5 INSUL by JEFF GELINEAU Vice President of United Agencies The Club's Auto and Home Insurance Partne

Model Agencies

Water Damage: Ready For That Rainy Day?

 $W^{hat is covered for water damage, and what isn't?}$

It's a reasonable question, but like everything else in insurance, the answer is: "It depends."

There is a lot of confusion about what types of water damage are covered under a homeowners' insurance policy. As with so many home insurance mold claims being denied, homeowners are left with a lot of questions. Let's take a look at what types of water damage are covered under home insurance policies and what to do if water damage happens to your home.

Homeowners' policies do not cover damages due to a flood, but they do cover other kinds of water damage. For example, they would generally pay for damage from rain coming through a hole in the roof or a broken window if the hole was caused by strong storm winds. On the other hand, if you have a hidden pipe leaking in your house and over time water damage occurs, that would not be covered.

It usually comes down to whether the water damage was caused by a covered peril, such as a storm ... or if the water damage was due to you not keeping your house maintained. Review your home insurance policy or check with your agent now, before any damage occurs.

Regardless of how the water damage happened, it is important to take similar steps to remedy it. Never ignore indications of an obvious water problem in your home. You should immediately attempt to find and stop leaks at their source. When water leaks into your property, moisture can collect, allowing mold to develop. Mold can cause further damage to your property and can potentially cause health problems. The adverse health effects from mold exposure can range from runny noses, coughs, nosebleeds, congestion, and sinusitis to more serious upper respiratory ailments such as asthma or bronchitis. A lot of insurance companies are restricting mold damage, but some mold damage may be covered if it was caused by a covered peril. You should immediately report any water damage to your insurance agent.

If sudden water damage occurs to your property, such as with a storm, it is important to dry all wet areas and provide air circulation to assist in the drying process. Also, cover any areas with a tarp to prevent more water damage. Covering, drying and dehumidifying wet areas can help minimize the possibility that mold will accompany water damage. Always contact your insurance agent immediately to start the homeowners' insurance claims process. What do you do if you find water damage that indicates leakage over a period of time? Unfortunately, mold may have already developed, and more than likely your claim would not be covered. In this case, attempting to clean up the mold may spread the mold spores, causing greater property damage or health problems. Mold can be dangerous to your health; mold testing and cleanup should be conducted by professionals as soon as mold is detected. Contact your insurance agent to see if any of your damage can be covered under your policy and contact a professional mold cleaning company. Here's a list of seven possible losses. Guess which ones are covered?

Are you covered? Yes, you are covered for water damage from burst pipes, but most policies won't cover you if you've left the house unoccupied and without heat.

- 2) Water leaks from your backyard pool, ruining your manicured lawn and flooding your living room.
- Are you covered? The damages to your living room and your personal property in it are covered, but not the damage to your lawn.
- 3) Your washing machine overflows, flooding the laundry room.

Are you covered? Yes, but again, the extent to which you are covered depends on your insurer's view of the problem: Did you fail to maintain the washer properly?

4) A sewer backs up, flooding your house.

Are you covered? No. Standard policies don't cover it, and many specifically exclude damage from sewer backups. Special endorsements are available, at added cost, for sewers and drains.

5) During a heavy rainstorm, water leaks through your roof. The roof is damaged, as is furniture.

Are you covered? Somewhat. While you might not be reimbursed for roof repairs, because that's a house-maintenance issue, the water damage to your home is covered. The damage to your furniture is likely covered if you have the standard H0-3 homeowners policy, but not if you have the HO-1.

6) Your bathtub overflows.

Are you covered? Yes. You are covered even if the bathtub overflowed because you forgot to turn off the faucet.

- 7) A nearby lake or river overflows its banks, causing a flash flood in your living room. Are you covered? No. Flood damage is not
 - covered by homeowners insurance.

If you have any questions about what is covered and what is not, feel free to call any of our agents.

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.

Call our office today at (888) 801-5522. United Agencies Burbank. (CA License # 0252636.)

Lineman's Rodeo

DWP

City Employees are invited to watch the DWP Lineman's Rodeo, a fun event for the family.

ity Employees are given a special invitation to watch the DWP lineman doing their thing during the annual DWP Lineman's Rodeo. The event is not open to the general public.

The event is set for 7.30 a m. Satur



17, at the DWP Truesdale Facility, 11760 Truesdale St. in Sun Valley.

The DWP Linemen compete in a number of events. Winning teams will go to regional and possibly national competition.

The Journeyman skill events include:

- Pole climb
- Hurt man rescue
- Cross arm changeout
- Jumper installation
- Dead end changeout

Apprentice events include:

- Pole climb
- Hurt man rescue
- Secondary parallel
- Temporary service installation

Past activities for the family include a petting zoo, a climbing wall, face painting, jumpers and balloons. Food and drink is expected to be available.

The annual event usually lasts until about 1:30 p.m.

From past years, The events showcased safety techniques, skill, and the speed of power utility workers.

1) The temperature drops below zero, causing your water pipes to freeze and burst. Your floor is now covered in six inches of water.

Check out the City Employees Club page on the United Agencies website at:

www.unitedagencies.com/cityclub

This Website lists the upcoming visits we'll be making to City Department meetings, 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. CA License # 0252636