

# REST INSURED

by JEFF GELINEAU

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



## Young Drivers: Back to School

The summer is quickly flying by, and believe it or not, it will soon be time to go back to school.

Young drivers are a major expense when it comes to auto insurance, but there are some things you can do to help control those costs.

### Good Student Discounts

Here's another great reason to do your homework! High school students who maintain a grade point average of 3.0 or better can qualify for discounts of 10 percent to 30 percent, depending on the insurance company. To receive this discount, you simply have to give your agent a copy of the most recent term's grade report. (For the summer or fall, you provide a copy of last spring's grades.) You will need to provide new grade reports every time one is issued, and this discount will be applied, or removed, based on whether or not your child is maintaining good grades.

If the student is over age 18 and enrolled in a college or university, you will also need to give proof that they are a full-time student.

### Driver Safety Courses

Every insurance company likes it if the student driver takes an accredited driver safety course. The cost and time of taking such a course are sure to be worth it for a couple of reasons. For one thing, these courses have been proven to teach young drivers to be better drivers. In addition, some insurance companies will offer discounts to drivers who take these classes! You can find these classes by searching on the Internet, checking with your state insurance department, or just call us!

### Get Them a Junker

If the cost of insuring a student driver on the parents' fairly new car is just too high, consider purchasing an older car for the young driver. Where the newer car may need full coverage, especially if it has not been paid off yet, an older car will probably just need liability insurance. The savings can be hundreds of dollars a month on car insurance.

### What About Deleting Them?

When a child goes away to school, some parents consider taking them off the auto insurance entirely. Excluding a child while they are away at school is dangerous because of the potential liability they still have if they borrow someone else's vehicle. Are you entirely sure that they aren't going to drive a car for the whole year? Liability for the vehicle they borrow is primarily the responsibility of the owner of that vehicle, but what if their limits

are low, and the extent of the accident is severe?

A better option would be to have the insurance company rate that child at a lower rate. Most insurance companies offer significant discounts if the driver is located more than 100 miles away from your home. The premium charged for that child can be reduced as much as 70 percent if they do not have daily access to a vehicle.

Keeping your child on your policy has other benefits as well. Not only will they get lower rates now because your company has experience with you, but when they are ready to be independent, they will have prior insurance coverage and not have to purchase insurance as an unknown risk to a company and pay higher rates. The difference in cost to them later can literally amount to several hundred dollars a year for basic liability coverage.

We advise parents to name their college students on their personal auto insurance policy, primarily because of the liability you have for your dependent children and because of how much more affordable insurance will be for them in the future, and right now.

United Agencies is the Club's partner in 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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Check out the City Employees Club page on the United Agencies' Website at: [www.unitedagencies.com/cityclub](http://www.unitedagencies.com/cityclub)

You can also see us on Fridays at the new Club Store and Service Center, 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](mailto: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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## DISABILITY

# Planning an Accessible Event

Story by Yvonne Liu, Office of Finance

City employees often coordinate a variety of meetings including community meetings, City Council meetings, cultural festivals, emergency preparedness fairs, awards recognitions, employee appreciation events, neighborhood council meetings, and public hearings. The success of the turnouts at these events often hinges on whether it is accessible, especially for people with disabilities.

To ensure that accessibility, the Department on Disability developed and published the "Guide to Accessible Event Planning: People with Disabilities Are Part of Your Community." Regina Houston-Swain, the Executive Director of the Department on Disability, was initially hired in 1982 as a Management Assistant by then Mayor Tom Bradley.

Regina Houston-Swain is committed to ensuring that this guide is provided to governmental entities, businesses and community-based organizations. The guide remains a primary resource for City Departments, Neighborhood Councils, businesses and community members to ensure physical and program access to events/meetings for people with disabilities. The origin can be traced back to early 2002, when Deanna McNeally was hired by the Department as a Public Relations Specialist I to communicate disability information to City employees and the public.

Deanna, with the assistance of her supervisor, ADA Compliance Officer Mitch Pomerantz, compiled a thorough manual with a "Site/Accessibility Checklist" to quickly review important accessibility needs for public event participants. Here are some key tips to include everyone in our community:

- Make sure the venue is wheelchair accessible, where elevators, ramps, lower drinking fountains, and restrooms for people with disabilities are available.
- Select a location that has a convenient drop-off and pick-up points and/or public transportation stops.
- Make sure that the parking lot has designated parking spots for people with disabilities.
- Ensure that printed material (e.g., agendas and programs) is available in large print, audio cassette, Braille or on computer disks/CDs.
- Be prepared to be asked where service animals may need to be relieved or be given water.
- Provide one TTY (Tele-typewriter for the deaf)-equipped public telephones with appropriate signage.
- For larger conferences of two or more days' duration, a coordinator of interpreting services should be hired as an adjunct member of the conference planning committee.



Regina Houston-Swain, Executive Director, Department on Disability.

Sign-language interpreters and assistive-listening devices may be provided by the Department on Disability upon request. Please make the request at least five business days prior to the event. This request is not guaranteed, however; the 23-person department will make every effort to make interpreter services available.

Deanna acknowledged that the part of the manual where she learned most was the *Guide to Etiquette and Behavior for Working with People With Disabilities*. This insightful, practical guide of just nine pages covers questions that adults often find awkward to ask.

"Sometimes, you are walking to a meeting and you see someone in a wheelchair who is also entering the building," Deanna explained. "For a lot of people, the impulse [to help] is to push the wheelchair. But you shouldn't do that. You should always ask if the person needs assistance."

"I also learned not to use the term 'handicapped,' not only is it offensive, but the term sounds like you are broken-down. People with disabilities are not broken-down like objects. First and foremost, they are people, and their disability is not a representation of their abilities, or who they are as a person, for that matter," she added.

Furthermore, the guide raises the overall sensitivity to the way people give directions. For example, it isn't helpful to tell a visually impaired person that the restroom is "over there near the green plant."

For the complete manual, go to [www.lacity.org/dod/pdf/Guide\\_to\\_Accessible\\_Event\\_Planning.PDF](http://www.lacity.org/dod/pdf/Guide_to_Accessible_Event_Planning.PDF)

For more information, please go to:

Department on Disability  
333 South Spring St., Suite D-2  
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