

GENERAL SERVICES

New Public Safety Officers

General Services graduates three new officers.

Story and photo courtesy Lorena De La Torre,
General Services

On Oct. 10, General Services/Public Safety graduated three new officers. They are:

- Officer Msangkay
- Officer Real
- Officer Gordon.

Congratulations to the graduates!



At the graduation, from left: Lt. Ingal; Cpt. Perez, Club Member; Chief Newton; Officer Masangkay, graduate; Officer Real, graduate; Officer Gordon, graduate; Cpt. Musquiz, Club Member; and Lt. Montgomery.

LAPD

Almost There

The new LAPD headquarters – the new Parker Center – is in the home stretch of construction, as can be seen in this photo. The building is on the block bounded by Main, First, Second and Broadway Streets downtown. The new LAPD building is scheduled for completion in June 2009. It contains 500,000 square feet of space, 25 percent more than the department currently has at Parker Center.

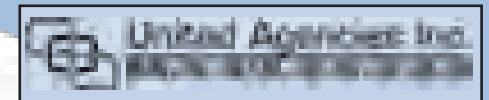


REST INSURED



BY JEFF GELINEAU

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



Fit This Into Your 'Schedule'

Homeowners insurance policies are great because they wrap everything up in a nice package. The fire insurance on your home and contents, theft coverage, liability and many other important things are all bundled together. But everyone is slightly different, and your individual needs might not be sufficiently met on a standard homeowners policy. One size doesn't fit all! It fits most, but definitely not all.

One area that homeowners policies often fall short on is insufficient insurance limits on important items. If you have a larger than normal collection of items, or items that are extraordinarily expensive, you should consider a *schedule* of insurance on these items.

Scheduling items of exceptional value rounds out a sound insurance program. Overlooking that option can result in unhappiness in the event of a loss. Shortfalls in the homeowners policy can be solved by scheduling specified property for its full value and provides better coverage for those items.

The need for a schedule begins with the "special limits" listed in homeowners policies for specific classes of valuable personal property. These limitations are sub-limits within the personal property insurance amount that appears in the policy declarations, not in addition to it. They apply to the total of similar objects involved in a loss, not separately to each object.

Special limits are similar in most homeowners forms, but it is advisable to check the specific form used by your insurance company. In general, the classes of valuable property that should not be overlooked and the special limits to which they apply include:

- \$250 sub-limit for: money; bank notes; bullion; gold other than goldware and gold-plated ware; silver other than silverware and silver-plated ware; platinum; coins and medals. (So basically, if you keep a lot of cash around the house, or precious metals... get additional coverage for it!)
- \$1,500 sub-limit for: securities; stamps; tickets; letters of credit; notes other than bank notes; personal records; accounts; deeds; evidence of debt; passports; manuscripts. (Got a stamp collection? If it's worth more than \$1,500, you'd better give us a call!)
- \$1,500 for watercraft including trailers and equipment; trailers not used with watercraft; and electronic devices operated from electrical systems of motorized vehicles or watercraft, or used for business purposes away from your home. (Many people have trailers or canoes or kayaks that are quite expensive. Even if it doesn't have an engine, it's still a boat -- and subject to a \$1,500 limitation.)
- \$2,500 sub-limit for loss by theft of jewelry, watches, furs and precious and semi-precious stones. (Ah ... the good stuff! You saved up 25 years for that

anniversary ring; now make sure you insure it properly.)

Another big benefit of a schedule is that it provides coverage on the valuable items for their full value (established by bills of sale and appraisals), and for loss from practically *any* cause except for a few reasonable exclusions. The coverage is much broader than on the homeowners policy, and they don't "depreciate" the payment.

Schedules can be added by endorsement to Homeowners Policies for:

- Jewelry
- Furs and garments trimmed with fur
- Cameras and related equipment
- Musical instruments and related equipment
- Silverware, silver-plated ware, goldware, gold-plated ware and pewter ware
- Golf equipment
- Fine arts
- Stamps and other philatelic property
- Coins and other numismatic property

Another major benefit of a schedule is that it covers property wherever it is taken by you, including, for example, on vacation abroad.

Periodically reviewing your homeowners coverage will minimize the likelihood of underinsurance arising from outdated appraisals and inadequate limits of insurance. Such a review also will reveal recent purchases of additional objects that warrant schedule. Give us a call to review your coverage today!

Feel free to call our agency if you have any questions about what we can do for you, would like to know what it would cost to buy your insurance through us, or would like a question answered on any type of insurance.

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.

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

Check out our City Employees Club page on the United Agencies Website at: www.unitedagencies.com/cityclub

You can also see us on Fridays at the new City Club Store, 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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