

SAVE THE DATE



Join us for a birthday celebration
honoring the "Father of Los Angeles Harbor"

PHINEAS BANNING

Thursday, August 20, 2009

6:00 p.m.

Featuring a concert performed by
The Hutchins Consort



The Banning Museum is proud
to welcome
The Hutchins Consort to perform
on our historic front porch.

The Hutchins Consort plays on the eight scaled violins of the violin octet designed and built by famed luthier Dr. Carleen Hutchins. With instruments ranging from the tiny treble violin, tuned one octave above the standard violin, to the gigantic large bass violin, tuned one octave lower than a 'cello, the Hutchins Consort produces an astonishing pallet of sounds.

Please visit www.thehutchinsconsort.org to discover more about this astounding group.

The Banning Museum is a facility of the Department of Recreation and Parks and is operated in cooperation with Friends of Banning Museum.

Club Special Event:

Dodgers Last Game: \$15! All-You-Can-Eat

See page 56.

REST INSURED



BY JEFF GELINEAU

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



Jewelry Needs Extra Coverage

Bling, bling!

A common question we get is, "Does my homeowners policy cover my jewelry?"

While a basic homeowners policy will provide you with a small amount of coverage, you really should add a low-cost endorsement to properly protect jewelry and other valuables.

After you've thanked your special someone for that extra-special gift, don't forget to contact your insurance agent. Most homeowners policies limit coverage for personal valuables, and you could fall far short of replacement value if your brand new Patek Philippe watch is lost or stolen.

Homeowner's policies generally cover your possessions up to 50 percent of your total coverage. So if you have a \$300,000 policy, your home furnishings and equipment are insured for as much as \$150,000.

But most policies also place limits on specific kinds of items -- promising to pay a maximum of, say, \$1,500 for *all* of your jewelry in the event of damage or theft. Other categories that usually have reimbursement limits include silver flatware, firearms, coins, stamps and furs. (Read the "contents and additional coverage" section of your policy for the details.) Accidental loss is generally not covered. So if you lose your engagement ring, you're out of luck.

To raise your coverage limit and ensure that you're protected in case of loss as well as theft, contact your insurance agent and ask either to add an endorsement to your policy or to "schedule" the item. (You may need a written appraisal, although a detailed receipt may suffice.) Once you set a value and schedule the item, you're covered for the full amount if it is lost, stolen or destroyed. That makes the claims experience easier because there doesn't need to be an investigation into the value. Plus, there's no deductible for scheduled items!

Extra coverage is *inexpensive*. Several companies charge an average of 85 cents per \$100 of coverage for jewelry kept at home and 35 cents per \$100 for items kept in a vault. (Actual prices vary by company and geographical location.) Even if you have scheduled your jewelry, you should review the amounts that you have insured them for at least every three years.

Here are five ways to help protect your jewelry:

- **Report it!** Check with your insurance agent to find out whether expensive jewelry is covered under your existing policy. They may cover it only up to a certain amount and not the entire replacement cost.
- **Maintain it.** Have your jewelry inspected regularly. This can prevent loss of loose stones, faulty clasps and worn prongs. You can also have an updated appraisal done at the same time.
- **Hide it.** Don't make it easy for burglars and others in your home to find your jewelry. Protect your jewelry and other precious possessions by securing it in a safe or a hiding place in your home. Consider storing infrequently worn jewelry in a bank safe deposit box.
- **Inventory it.** Take a home inventory to help get your insurance claim settled faster and more accurately.
- **Insure it.** Insure your jewelry to assure that you can replace it if it is lost, stolen, or damaged.

Feel free to call our agency if you have any questions about insuring jewelry, would like to get a quote for your home or auto policy 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 us today at (888) 801-5522. United Agencies Burbank. (CA License # 0252636.)

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