

# REST INSURED



BY JEFF GELINEAU

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



## Water, Water Everywhere

The call came at 6:05 this morning. "Does my homeowners policy cover a water leak?"

At that hour, my main concern was rolling back over for more sleep. "Of course it does," I muttered. Was I right, or was it the sleepy seeds talking?

What is covered in the way of water damage, and what isn't? It's a reasonable question, but like a lot of other things 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. 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 winds. But if you have a hidden pipe leaking in your house and over time water damage occurs, that would not be covered.

It pretty much boils down to whether the water damage was caused by a covered peril such as a storm. If the water damage were due to you not keeping your house maintained and repaired, then your insurance would not cover it. If you don't know what water damage is covered, review your home insurance policy, or check with your agent now, before any damage occurs.

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 including asthma or bronchitis. Many insurance companies restrict mold damage, but some may be covered if it was caused by a covered peril. Report any water damage to your insurance agent immediately.

If sudden water damage occurs to your property, including storm damage, dry all wet areas and provide air circulation to assist in the drying process. Cover any areas with a tarp to prevent more water damage. Contact your insurance agent immediately.

What if you find water damage that indicates leakage over time? Unfortunately, mold may have already developed, and more than likely your claim would not be covered. 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.

**Here's a list of seven possible losses. Guess which ones are covered:**

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

*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.

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.

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 probably covered.

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. You must purchase flood insurance from the federal government. You can purchase flood insurance as long as your community participates in the National Flood Insurance Program.

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](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.**

CA License # 0252636

## LAFACE

## Cora's the New President

Filipino Employees Association names Cora Aragon Soriano its new president.

Corazon Soriano, CDD, was named president of the Los Angeles Filipino Association of City Employees (LAFACE) at the group's annual meeting July 12. Her term is from 2009 to 2011. She succeeds Ruby De Vera, who will take the advisory role of Immediate Past President.



Cora Aragon Soriano.

### The Board Members elected were:

- First Vice President: Fred Rivera
- Second Vice President: Linda Granados
- Third Vice President: Amelia Marucut
- Recording Secretary: Nell Dizon
- Corresponding Secretary: Harriet Voloso
- Treasurer: Mildred Jacla
- Asst. Treasurer: Susie Feliciano
- Auditor: Yolanda Huang
- Asst. Auditor: Noemi Cuevas
- PRO: Alex Banares
- Webmaster: Josef Isidro, and
- Affirmative Action: Susana Reyes.

As President, Cora will direct LAFACE in leading or extending assistance to any organization or movement intended to promote the economic, social, cultural and educational advancement of Filipinos in the community; in striving to foster the advancement of Filipinos and other

minorities in City service and in other fields, and in cooperating with other minority groups towards achieving its goals.

LAFACE is the only Filipino-American organization in existence among City employees. It was formed in 1982 as an organization that empowers one of the largest racial groups of employees in the City of Los Angeles.

The installation of officers is scheduled at a dinner dance Sept. 11.

Information: [www.tambuli.org](http://www.tambuli.org)



**Would you like a pen with your company's name on it? How about a coffee mug or a mouse pad?**

[We also do Family Reunions]

**Call 323-667-1985**

*"If you can imagine it, we can create it."*

**ROSEBUD Marketing Group**

4470 W. Sunset Blvd, Suite 101  
Los Angeles, CA 90027  
323-667-1985  
FAX 888-891-5743  
[rosebud@getpromos.com](mailto:rosebud@getpromos.com)

**We can print your name or logo on anything including the following:**

**Coffee Mugs, Pens, Watches, Clocks, T-Shirts, Magnets, Key Tags, Awards, Baseball Caps, Golf Items, Mouse Pads and More!**

**[www.RosebudMarketing.com](http://www.RosebudMarketing.com)**

**HAVE YOU SAVED A LIFE TODAY?  
BECOME A BOTTLE BABY FOSTER PARENT!**



**[WWW.LAANIMALSERVICES.COM](http://WWW.LAANIMALSERVICES.COM)**

