

REST INSURED



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



A Dog's Life:



Must Be Insured

They truly are "man's best friend," but a dog can be a big liability as well. Thankfully, with the proper insurance, you can protect yourself against some of the exposures of owning a pet.

The risk is great. Dog bites account for 32 percent of all homeowners insurance liability claims, and cost more than \$387 million in 2008. There were nearly 16,000 claims in 2008, and the average claim cost more than \$24,000. According to the Centers for Disease Control, more than 4.7 million people are bitten by dogs every year. Of these, more than 800,000 people require medical attention.

Over the years, many states have passed laws with stiff penalties for owners of dogs that cause serious injuries or deaths. In about one-third of states, owners are "strictly liable" for their dog's behavior, while in the rest of the country they are liable only if they knew or should have known their dogs had a propensity to bite (known as the "one free bite" principle).

Based on the dog-bite claims they see, insurance companies feel that some breeds are a poor risk. It's a trend that began about 10 years ago, at around the same time as statistics were released showing that pit bulls, Rottweilers and German shepherds were responsible for more than half the dog bite fatalities in the United States over a 19-year period. Despite opposition from consumers, many insurance companies still maintain a "will-not-cover" breed blacklist. The list varies from company to company.

Many insurance companies may hike the premiums on a homeowner policy or decline to write a policy if the homeowner has what is considered a "high-risk" breed. But the ASPCA and

defenders of some of the most stigmatized breeds, like pit bulls, say dog aggression is often more about owner behavior than breed temperament.

Aggression can be fostered in any breed and has been throughout history, as humans exploited the natural strength of certain breeds. Proper and responsible pet ownership is the solution to this problem.

If you own a dog, it is best to check with your insurance agent to make sure that your policy will cover you in the event of an incident. In addition, take proper measures to be sure that your dog is not exposed to the general public, and is properly trained and cared for.

Feel free to call our agency if you have any questions about what your policy covers, would like to know what it would cost to buy a homeowners 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

CONVENTION CENTER

Census, Count Us In!

Convention Center pledges to support this year's U.S. Census – a correct number will help the City.

Story and photos courtesy Luis Aguilar, Convention Center

At a staff meeting Jan. 12, the Convention Center pledged its support to a Citywide initiative to promote the U.S. Census.

The initiative, which came from the Mayor's Office, encourages City departments to support the United States Census, as accurate and complete records of the City residents could mean a maximum of federal support.

The Convention Center kickoff took place at the end of an employee meeting. Present were representatives from the Census, explaining the importance of being counted and how a better count positively impacts the federal monies allocated to Los Angeles. Representatives emphasized that, due to an incomplete count in the 2000 census, Los Angeles lost out on about \$200 million in grants.

The highlight of the kickoff was signing of a board by all the employees who attended the meeting.

Also, the Convention Center is distributing information in pay checks; placing posters; handing out census job applications and related material to employees and visitors; and facilitating space and materials to the census during events that tend to attract a good number of attendees, including a citizenship ceremony Jan. 8.

The Convention Center is also partnering with companies that do business at the



The leadership team signs the board, from left: Juan Carlos Montenegro, U.S. Census; Phillip Hill, Assistant General Manager; Jessica Murphy, U.S. Census; Mary Jane Aquino, Assistant General Manager; and Pouria Abbassi, General Manager and CEO.

Convention Center, including decorators, cleaners, etc. Neighbor the Staples Center has agreed to assist in spreading the word.



The census' "Board of Commitment."



Cornelius Woods, Custodian, makes his commitment.



Brittani Kauf, Clerk Typist, Administrative Services Division.



Troy Crawford, Electrician, signs the board.



Promoting the census were Convention Center employees (from left) Luis Aguilar, Linda DiMaglio, Michael McCarthy, Latina Smith, Adria Ybarra and Mary Jane Aquino. Not pictured: Denise Bell, Donna Jean Irving and Steve Nguyen.



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