

REST INSURED



BY JEFF GELINEAU
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The Club's Auto and Home Insurance Partner



Personal Liability Is Not Medical Payments

Let's get personal. Personal liability, that is.

Your homeowners policy contains two coverages that are very similar, so let's make sure that you understand them both.

Medical Payments vs. Personal Liability.

Medical payments coverage is probably the most misunderstood (and thereby underutilized) of the coverages on your homeowners policy, but also one of the most important. Medical payments coverage reimburses you for reasonable first aid and medical expenses for any guest who gets hurt at your house. Medical payments excludes yourself, your family or any other residents of your household, but is a great way to promote "good will" in the event of an accident and very often helps to avoid expensive lawsuits.

Typically, most homeowners policies include \$1,000 of medical payments coverage. Preferred homeowners policies for high-end homes often include up to \$5,000 of coverage. But, every policy allows you to increase the limit if you feel that it is not enough.

Personal liability coverage is similar, but a lot broader.

While medical payments coverage is "no fault" and will provide coverage regardless of the circumstances of the accident, to be covered by your personal liability coverage, you have to be found legally responsible for the damages. Typically with personal liability the damages were so severe that a lawsuit was filed, and you have been found liable.

Unlike medical payments that only cover bodily injury accidents, personal liability covers both bodily injury and property damage. You can be liable for damage to both people and things.

Unlike medical payments that protect you just while on your premises, your personal liability coverage travels with you wherever you go.

Unlike medical payments that provide no coverage for yourself or your family members, Personal liability extends to the actions of anyone in your family.

While medical payments are reimbursement coverage, personal liability is direct coverage. You should submit the claim to the insurance company, and they will hire an attorney to defend you. (As a bonus, the cost of the attorney is usually covered in addition to the amount of coverage you have, so hiring an attorney doesn't reduce your available limits.)

Most insurance policies come with \$300,000 of personal liability coverage. If your policy has less than this, you really should consider increasing it. Limits of \$500,000 and \$1 million are easily available.

Accidents do happen ... and there are plenty of attorneys who specialize in recovering for victims whenever they do. Litigation has become a fact of life. Anyone with assets should take steps to protect what they have taken so long to acquire.

Liability coverage pays when you are legally obligated for damages that occurred as the result of something that happened on your property. It also covers damages caused by your personal activities. This coverage would pay the claims as well as a lawyer to defend you in the event of a lawsuit. In addition to protection for claims and lawsuits arising out of non-auto incidents that occur at your premises, these policies often provide protection for incidents that occur off the premises.

Keep in mind that, unlike other coverage in your policy, liability insurance does not have a deductible. There is no amount that you must first pay before your insurer picks up the tab.

Feel free to call our agency if you have any questions about personal liability, or would like a homeowners insurance quote. Feel free to call us if you 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 the City Employees Club page on the United Agencies Website: www.unitedagencies.com/cityclub

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

POLICE

Supporting Jim

City Employees celebrate with longtime LAPD officer Jim McDonnell as he's sworn in as new chief of Long Beach PD.

Story and photos by Arlene Herrero, Club Products Manager

A number of City Employees were on hand as former longtime LAPD Officer/Assistant Chief Jim McDonnell, Club Member, took his new job as Chief of the Long Beach Police Dept.

Jim McDonnell was sworn in to his new position in Long Beach on March 13.

Congratulations, Jim! The Club wishes you much success in your position.



Chief James McDonnell, Long Beach Police Dept., Club Member; and Arlene Herrero, Club Products Manager.



Previously, Jim McDonnell, longtime Club Member, was sworn in as the new Chief of the Long Beach Police Dept.



From left: Commander Sharon Papa, LAPD, Club Member; and Monica Harmon, LAPD supporter.



From left: Officer Ismael Flores, Port Police, Club Member; Regina Grant, Principal Clerk, Club Member; and Pete Demetriou, KFWB News.



From left: Terri McKinnon, Special Assistant; Erika Velazquez, North District Director; Councilwoman Janice Hahn, Club Member; Larry Forester, Long Beach Councilmember, Signal Hill; and Sergio Carrillo, Director of Public Affairs, Yellow Cab.



From left: Port Police Capt. Ralph Tracy; and Port Police Lt. Kevin McCloskey, Club Member.



Long Beach Police Chief Jim McDonnell conducts his first interview after being sworn in.



From left: Capt. Leon Nixon, Port Police, offers his congratulations to Chief James McDonnell, Long Beach Police Dept., Club Member.



From left: Capt. Leon Nixon, Port Police; Capt. LaPonda Fitchpatrick, Airport Police; Commander Sharon Papa, LAPD, Club Member; Ellis Anthony, P3; and Chief Ronald Boyd, Port Police, Club Member.