

## LAPD

The Club has tickets available for the actual golf tournament (see the ad on page 36). A book of four tickets is only \$10 with the Club discount, 50 percent off regular price. So join in and meet some celebs!

## Kicking Off With Celebs

LAPD hosts a kickoff luncheon for its annual golf tournament fundraiser.

Alan Atkins, Executive Director, Los Angeles Police Memorial Foundation, thanks everyone for attending the 39th annual kickoff luncheon.



Officer Bryce Verna, member of the Police Memorial Foundation, shares his personal experience of the difference the Memorial Foundation has provided him.



From left: Alice Sturdy, Secretary, Los Angeles Police Memorial Foundation; and Margot Armbruster, Director, Board of Police Memorial Foundation.

Story by Arlene Herrero, Club Products Manager; Photos by Angel Gomez, Club Member Services Manager

The LAPD's 39th annual Celebrity Golf Tournament kickoff lunch was held April 12 at the Police Academy.

Proceeds benefitted the Los Angeles Memorial Foundation, which financially assists LAPD family members experiencing catastrophic circumstances resulting from injury or death. Since its inception in 1972, the Foundation has granted more than \$11.8 million for medical, funeral and educational expenses.

The actual LAPD Celebrity Golf Tournament is scheduled for Saturday, July 31, at the Trump National Golf Club in Rancho Palos Verdes.

Information: [www.lapdonline.org/lapdsports/content\\_basic\\_view/44986](http://www.lapdonline.org/lapdsports/content_basic_view/44986)

This year's celebrity host is actor Luke Wilson, and George Lopez is also expected to attend. The Club co-sponsors the tournament.

Also scheduled for the tournament are many LAPD displays, including helicopters, the bomb squad, the mobile museum, and LAPD horses. There will also be great food and drinks throughout the park.

Special thanks to Alice Sturdy for her assistance in producing this article.



From left: Senior Lead Officer Angeles; and Sgt. Barlow, Club Member.



From left: John McMahon, President, Founder of the Los Angeles Police Memorial Foundation; Officer Mark Hyland, Newton Area, winner of the 2009 Ticket Sales contest; and Chief Charlie Beck, LAPD, who encourages everyone give generously to help "support those who protect the community."

# REST INSURED



BY JEFF GELINEAU

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



## Time to Review Your Insurance

The only thing that stays the same is change.

Your life changes every day. The value of your home, the kind of car that you drive, how old your children are, who lives in your house with you, can and will change. It's important to review your insurance coverage every few years to make sure that you are properly covering what is currently going on in your life.

Nothing is more unfortunate than finding out after a loss that you weren't covered for a particular exposure. Too often, because of automatic renewals, many people don't think that they need to talk with their insurance agent about changes that have occurred since the policy renewed last year.

To ensure that your insurance protection stays current with your circumstances and needs, it's a good idea to sit down with your agent every three to five years and do a complete insurance review.

A comprehensive insurance review only takes 15 to 20 minutes and will often uncover several areas that you have never thought about that might be huge potential losses for you. It's not simply a tool for the agent to get you to pay higher premiums! Many of these changes are at no cost, and several are a very minimal charge. The goal is to make sure that you are properly covered, and that you don't have an uncovered claim arise in the future.

Some of the kinds of questions asked include:

### Auto Insurance

- Have you ever considered increasing your deductibles to lower your premium?
- Are all licensed drivers living in your house listed on your policy?
- Have you installed any audio/video equipment in your car since purchasing it?
- Do you own any classic or antique cars that you are not insuring?
- Do you have any teenage children who will be getting licensed within the next year?

### Home Insurance

- Have you installed a burglar or smoke alarm in your house since you first insured it?
- Do you own any boats, motorbikes, ATVs, golf carts or dune buggies?
- Have you purchased any expensive jewelry, artwork, antiques, high-end cameras, silverware or collectibles that exceed \$2,500?
- Do you have any guns that you store in the house or at another location?
- When was the last time that you got a quote for earthquake or flood insurance?
- Have you done any remodeling or added any additions to your house in the recent past?

- Do you operate a business from your home, or keep business equipment at home?
- Do you do any daycare or babysitting services at your home?
- Do you rent any part of your home to other people on a permanent basis?
- Do you own any undeveloped property or land at any other location?
- Do you own a vacation home, beach house or any type of second home?
- Do you have any domestic employees who work for you more than two hours a week?
- Have you added a swimming pool since you last reviewed your insurance?
- Have you acquired a dog since you purchased your insurance?
- Would you be interested in protecting your assets by purchasing an umbrella liability policy that extends your liability limits to \$1 million or higher?

If you answered yes to any one of these questions, then it really is in your best interest to talk to an agent today and review your coverages.

Don't let the dread of change slow you down from taking an action that will protect you and your family in the years to come.

**Feel free to call our agency** if you have any questions about these items, or would like to do a complete insurance review with us. Call us if you 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 is 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 United Agencies today at (888) 801-5522. United Agencies Burbank. (CA License # 0252636.)

Check out our City Employees Club page at the United Agencies Website:

[www.unitedagencies.com/cityclub](http://www.unitedagencies.com/cityclub)

This Website lists the upcoming visits we'll be making to City Department meetings 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](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.

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