

AIRPORTS

Airport Police Promoted

Airport Police swears in nine new leaders in badge ceremony.

Story by Sgt. Belinda Nettles, Airport Police, Club Member; Photos by Officer Shawn Smith, Airport Police

On June 1, two Los Angeles Airport Police lieutenants, Tyrone Stallings and Carolyn Smith; two sergeants, Joaquin Mendez and Fernando Castro; and five officers, Loretta Jones, John Hernandez, Jose Lozano, Harvey Coleman and John Lopez; were sworn in with their promotions.

Airport Police Chief George R. Centeno, along with Assistant Chiefs Frank Fabrega and Brian A. Walker, swore-in the new captains, lieutenants and sergeants before a group of family, friends and other police personnel at the Los Angeles World Airports Clifton A. Moore Administration Building.

Stallings, with 18 years of service and who was assigned as Acting Commanding Officer over the Homeland Security Section, will remain in that

section as captain. Smith, with 28 years and who was assigned to the Internal Affairs Section, will be reassigned to the Patrol Services Section as captain. Mendez, with 18 years and who was assigned as the Patrol Services Section dayshift watch commander, will remain in that position. Castro, with 23 years and was assigned to the Internal Affairs Section, will transfer to the Patrol Services Section as the p.m. shift watch commander.

Jones, with 9 years; Hernandez, with 20 years; Lozano, with 7 years; and Coleman, with 11 years; and who were assigned to the Vulnerability Assessment and Analysis Unit, Motors Unit, the Range and the Critical Infrastructure Protection Unit, respectively, will all be reassigned to the Patrol Services Section. Lopez, with 7 years, will remain in his current assignment in the Patrol Services Section.

The Club says congratulations to the new Airport Police leaders!



From left: APD Chief George R. Centeno with Sgt. John Lopez, Club Member, his wife, Patricia and son, Joseph, after the promotion ceremony.



From left: Cpt. Tyrone Stallings, Club Member, and his wife, Makeba Stallings, after the promotion ceremony.



From left: Lt. Joaquin Mendez, Club Member, and his wife, Marivi Mendez-Faase, after the promotion ceremony.



From left: Sgt. Jose Lozano and Sgt. Myrna Carbajo, Club Member, after the promotion ceremony.



From left: Sgt. John Lopez and his wife, Annie Hernandez, after the promotion ceremony.



From left: Cpt. Carolyn Smith, Club Member and her father, Preston Harris, after the promotion ceremony.



From left: Lt. Fernando Castro and his brother, Ed, after the promotion ceremony.

REST INSURED



BY JEFF GELINEAU

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



Auto Insurance Refresher Course

Auto insurance is the most popular product we sell. Not everyone owns a home and not many people own boats, but almost everyone in Los Angeles has a car. For that reason, I thought it would be a good idea to do a brief refresher course on auto insurance.

An auto insurance policy includes six basic coverages. Each coverage is priced separately, and you may or may not have bought each one, but it's important to know what each one does.

1. Bodily Injury Liability

This coverage applies to injuries that you, the designated driver or owner of the policy, cause to someone else. You and family members listed on the policy are also covered when driving someone else's car with their permission.

It's very important to have enough liability insurance, because if you are involved in a serious accident, you may be sued for a large sum of money. Definitely consider buying more than the state-required minimum to protect assets such as your home and savings. If you own a home, you should have at least \$100,000 of bodily injury coverage.

2. Medical Payments

This coverage pays for the treatment of injuries to the driver and passengers of your car. This coverage does not require a lawsuit and can cover medical payments and lost wages of someone injured in or around your car.

3. Property Damage Liability

This coverage pays for damage you (or someone driving your car with your permission) may cause to someone else's property. Usually, this means damage to someone else's car, but it also includes damage to lamp posts, telephone poles, fences, buildings or other structures your car hits.

4. Collision

This coverage pays for damage to your car resulting from a collision with another car, object or as a result of flipping over. It also covers damage caused by potholes. Collision coverage is generally sold with a deductible of \$250 to \$1,000 -- the higher your deductible, the lower your premium! Even if you are at fault for the accident, your collision coverage will reimburse you for the costs of repairing your car, minus the deductible.

5. Comprehensive

This coverage reimburses you for loss due to theft or damage caused by something other than a collision with another car or object, such as fire, falling objects,

missiles, explosion, earthquake, wind-storm, hail, flood, vandalism, riot or contact with animals including birds or deer.

Comprehensive insurance is sold usually with a \$250 to \$500 deductible, though you may want to opt for a higher deductible as a way of lowering your premium.

Comprehensive insurance will also reimburse you if your windshield is cracked or shattered. Some companies offer glass coverage with or without a deductible.

6. Uninsured Motorist Coverage

This coverage will reimburse you, a member of your family, or a designated driver if one of you is hit by an uninsured or hit-and-run driver. This coverage will also protect you if you are hit as a pedestrian.

Auto insurance is also one of the most expensive policies that most people buy. Here are three tips to make sure you get what you deserve:

1. Most insurance companies give breaks to policyholders who maintain more than one type of insurance.

2. Do you have more than one car in your family? Does one of them belong to a young driver who is being charged more due to their age and lack of driving experience? There are ways to save money here.

3. Allow us to check over your insurance policies to ensure you have optimal coverage.

Feel free to call our agency if you have any questions about auto insurance, or would like to do a complete insurance review with us.

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 United Agencies today at (888) 801-5522. United Agencies Burbank. (CA License # 0252636.)

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