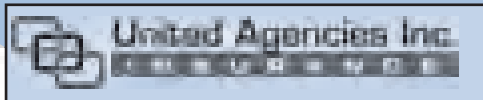


REST INSURED



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



Insurance Checkups

I recently switched dentists, and in the transition I went for quite a while without a checkup. As I sat in the chair, I could hear her lecturing me over the sound of the scraping, "The more often you come in for a cleaning, the less painful it is." It was at that point that I realized that the same is true for your insurance.

The more often you come in for an insurance checkup, the less painful it is when you have a claim. 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 more premiums! Many of these changes are at no cost, and several are at 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 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 auto insurance, or would like to do a complete insurance review with us. Call us if you would like to get a quote for your home policy through us, or would like a question answered on any type of insurance.

Be safe and have fun!

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.

Check out our City Employees 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.

Call United Agencies Burbank today at (888) 801-5522

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REC AND PARKS

Cabrillo Notes 75 With Sea Fair

Cabrillo Marine Aquarium celebrates its 75th anniversary at annual Autumn Sea Fair.

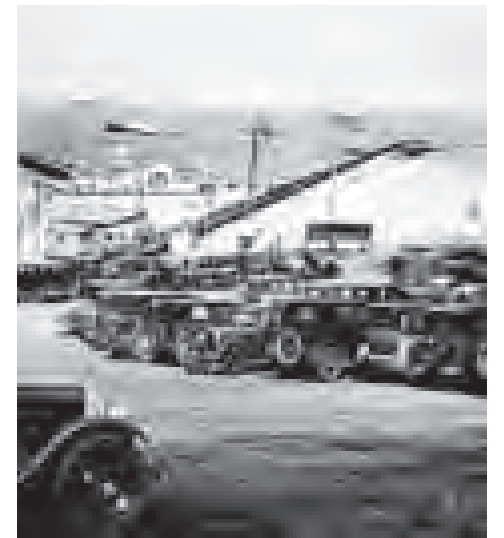
Photo courtesy of Cabrillo Marine Aquarium.

Club Members are invited to join Cabrillo Marine Aquarium Oct. 17 for a grand celebration of 75 years of teaching visitors about local marine environment with "up-close-and-personal" hands-on experiences, fascinating exhibits and ongoing educational programs. Recognized as the world's finest teaching aquarium, according to the museum, CMA serves more than 350,000 visitors annually, more than half of which are children.

The richness and diversity of the sea, combined with fun-in-the-sun games, hometown spirit and entertaining events to commemorate this special anniversary, can all be found at this year's "Autumn Sea Fair."

This unique event offers ocean-related activities, which include face-painting, an exciting marine life puppet show, and a giant origami demonstration. Adventurous pirates of all ages can learn how to cast a fishing line, join in the search for buried treasure in the "Great Treasure Hunt," and for those with the competitive spirit, join in on the "Beach Olympics," taking place just a few steps away on Cabrillo Beach.

Don't miss the opportunity to stop by and chat with more than two dozen marine-related organizations that will be present to share their information and activities, or visit one of our artisans and check out their beautiful and unique handcrafted pieces of art. Enjoy live music playing throughout the day; experience the unique jazz stylings of Harold Greene on the Chapman Stick; the Japanese Drum group Kokoro Taiko, the smooth sounds of Stucco Rainbow and Geoff Agisim, singing his sea chanteys.



Cabrillo Beach during the early 1930s, just before the Cabrillo Marine Aquarium was created.

Don't forget to explore all Cabrillo Marine Aquarium has to offer, including the Southern California Marine Life Exhibit Hall, Aquatic Nursery, Exploration Center, and Marine Research Library.

Join the aquarium for its annual celebration of marine life and community spirit. This annual event is free to the public. Parking is available at Cabrillo Beach for \$1 per hour. Cabrillo Marine Aquarium is at 3720 Stephen M. White Dr., San Pedro, and is a facility of the City of Los Angeles Department of Recreation and Parks. Information: (310) 548-7562 or www.cabrillomarineaquarium.org.

Something to  Think About

"It is better to fail in originality than to succeed in imitation."

— Herman Melville,
novelist (Moby Dick)

A reminder from L.A. City's Quality and Productivity Commission:
Always do your best!

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(We also do Family Reunions!)

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