

REST INSURED



BY JEFF GELINEAU

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



Insurance While Away at College

It's that time of year when some parents make that tearful drive to drop their child off for another year at college.

There are insurance implications of having a child away at school. Here are two major things to keep in mind.

1. Auto Insurance

First, let me make a pitch for your child not having a car while away at school. Often circumstances require that they have transportation with them, but if you can work it out where they stay on campus and use public transportation, you will greatly reduce your exposure. As you know, the greatest danger to young adults is auto accidents. Experimenting with high speeds, alcohol and general inattentiveness can cause serious accidents. Not having a car for their use is the best way to protect your children from harm and reduce your liability exposure.

If they do take a car with them, contact your agent so they can notify the insurance company of their new address. This often will actually save you money, as Southern California is one of the most expensive parts of the country; other areas can have significantly lower rates.

If your child owns the car him- or herself and is not insured under the family's insurance policy, but has his or her own auto insurance policy, then they really should rewrite the policy to reflect their new address. (Regardless of where your legal residence is, insurance companies want to base your policy on where you spend the majority of your time, so going away to school means you live somewhere else.)

Note: If your child shares a room or apartment with others, some policies exclude the roommates from coverage. Your child should never lend their car to anyone else without first checking to make sure that their policy extends coverage to their roommates.

If your child is not taking a car, can you delete your child from your auto insurance while they are away at school? Although you can do this, we highly recommend against it!

If your child is not covered by your auto insurance policy, then they do not have any coverage at all – even when they

are driving another car! This is really not wise and can result in some serious problems. Let's say they are at a party, and they are being good, and not drinking. Because they are responsible, other kids ask them to be the designated driver. They take the keys from someone and drive them all home, but if they get in an accident, and the owner of the car didn't pay their insurance, then they are uncovered. Or, if they come home for a visit and use one of the family's cars, they are not covered.

It really is best for us to simply rate your child as living more than 100 miles from home. This will reduce their premium slightly, and it means that they can stay covered for anything that might come up. If you do choose to remove them from coverage, be sure to let us know any time that they are coming home, so we can add them on while they are at home. (If their visit is less than 10 days, it costs only \$10 a day!)

2. Homeowners Insurance

If your child is normally a resident of your household and they are a full-time student, most homeowners policies extend 10 percent of your contents coverage limits for your home to an "additional location." This applies to a dorm room, an apartment, a rented room or even a hotel room. Your deductible applies while away, but it means that they do have coverage for all of their "stuff."

Remember that most homeowners policies have limitations on the computer coverage. Contact your agent to discuss raising your computer sub-limit.

Liability is always covered for your child wherever they are, so if they are covered by your homeowners policy, then they are protected by your liability (and even your umbrella liability, if you have one).

If your child is not a full-time student, or doesn't normally live in your house, it's easy to get them their own renter's policy. Renter's policies are very affordable (\$200 to \$300 a year), and provide substantial coverage.

Feel free to call our agency with questions about auto insurance, or if you would like to get a quote for your home policy through us.

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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AIRPORTS

Carrying the Torch for Special Olympics

Airport Police Officers carry the torch for Special Olympics games.

Story by Sgt. Belinda Nettles, Airport Police;
Photos by Officer D. Lewis, Airport Police

On June 11, seven Airport Police officers participated in the 2010 Southern California Law Enforcement Torch Run for the Special Olympics to promote and raise funds for the Special Olympics. This was Airport Police's eighth year of participation. The southern leg of the run began with a ceremony at the Chula Vista Police Department, headed north to Orange County, then traveled through Riverside and San Bernardino counties before entering Los Angeles County.

Airport Police Sgts. Troy Takaki and Jesus Dominguez, and Officers Richard Blaha, Tanansuk Chow, Timothy Daniels, James Adrian and Jorge Mora received the torch from representatives of the Federal Bureau of Investigation at the intersection of Pershing Boulevard and Imperial Highway, then ran 3.5 miles where the torch was passed to Hawthorne Police Department participants at the intersection of La Cienega Boulevard and Imperial Highway. Support for the runners was provided by Airport Police Officers Cindy Colon, Miguel Morante, Eduardo Angel and Sgt. Imer Chavez.

In 1981, Chief Richard LaMunyon of the Wichita (Kansas) Police Department created the Law Enforcement Torch Run as a way to involve his officers in the community by running a torch relay for their local Special Olympics organization. The first Law Enforcement Torch Run involved six officers and raised no money.



Airport Police officers ran on Imperial Highway with the flamed torch in hand; the torch is being held here by Officer Timothy Daniels.



Airport Police Officer Timothy Daniels hands off the torch to Hawthorne Police Department participants.

Nearly 30 years later, the event now includes more than 100 separate runs in more than 35 countries. Last year, more than 85,000 law enforcement officers raised more than \$34 million to support community-based sport programs for people with intellectual disabilities. The torch run has become the largest grassroots fundraising event for Special Olympics. Officers from local, county, state, federal and military agencies carry the "Flame of Hope" throughout Southern California and the three main legs (North, Central and South) met up at Summer Games at California State University, Long Beach June 12.



Airport Police Personnel after they have completed the 3.5-mile run from Pershing Boulevard to La Cienega Boulevard, from left: Sgt. Imer Chavez; Officers Timothy Daniels and Tanansuk Chow, Sgt. Jesus Dominguez; Officers Jorge Mora, Cindy Colon, James Adrian, Miguel Morante and Eduardo Angel; Sgt. Troy Takaki and Officer Richard Blaha.

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