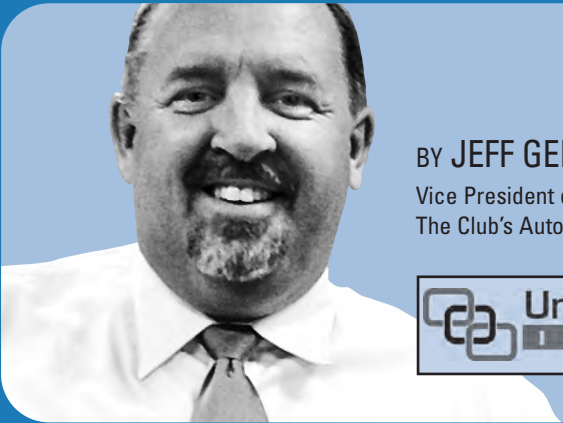


REST INSURED



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



Time to Raise Your Limits?

The number one question we are asked more than any other is, "How much insurance should I buy?"

Probably one of the reasons that this is such a common question is because there really is no easy answer. It would be great if we could simply look into a "crystal ball" and tell you what is going to happen to you in the future. That way you could make sure that you are prepared for whatever comes your way. Unfortunately, life doesn't work that way. Life is uncertain!

When asked by my friends about the level of limits they should buy, I always give them the same answer: "If you rear-end a school bus, then \$10 million won't be enough." While this doesn't really help out, it does help to illustrate the problem. Life is uncertain. You never know what could possibly happen to you. Most people try to live careful, prudent lives, but calamity can strike any of us at any time.

No one would disagree that a 3,000-pound vehicle driving down the road at 60 mph can cause an enormous amount of damage. But even a "simple" accident backing up in a driveway where children are playing can change the course of someone's life indefinitely.

The important thing is that as a conscientious person you will want to be able to take care of any problem that you might accidentally cause. That is why we buy insurance in the first place – to be financially responsible for any damage we might inadvertently cause.

There are some particularly pertinent insurance concepts to introduce here: maximum possible loss and maximum probable loss. While it is possible that you could

"rear-end a school bus" and require \$15 million or \$20 million worth of insurance, it is probable that you won't. Which do you insure for, the possible or the probable? That really depends on your personality and what you feel comfortable with.

One thing to keep in mind is the litigious nature of our society. While the average "bodily injury" auto claim is only \$16,000, the average of the same type of claim that goes to jury is \$281,000! You may not think that you have much at risk, but if your claim goes before a jury you may be unpleasantly surprised.

One rule of thumb has always been to buy enough insurance to protect your assets. With the value of homes in California, many people have significant equity in their home. All of that equity is at risk in the event of one single auto accident. While your bank may require you to carry only minimum limits on your auto insurance, you should keep in mind everything that you stand to lose in a potential claim.

Long story short: Buy limits as high as you can afford. That is always the safest course of action.

Feel free to call our agency if you have any questions about your Insurance Limits, 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. We offer up to a 15 percent discount if you buy your home and auto insurance from the same insurance company.

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

CA License # 0252636

AIRPORTS

Airport Police Honored

Officers recognized at City of Inglewood annual appreciation day.

Story and photos courtesy Airport Police

Airport Police Officers Casey Brummer and Abel Burboa were honored at the City of Inglewood's fifth annual Police and Fire Appreciation Day Nov. 18 for their dedicated efforts in enforcing the solicitor ordinance at LAX.

Officer Brummer, a four-year veteran, and Officer Burboa, a three-year veteran, were selected for their focused dedication and work with the Los Angeles City Attorney's Office for writing declarations to the U.S. Ninth Circuit Court of Appeals urging a motion to lift the injunction against enforcement of LAMC 171.02(c), which prohibits soliciting for and immediately receiving funds at the airport. In the past, the actions of solicitors posing as information guides created a detrimental atmosphere for passengers and visitors to the airport.

Officers Brummer and Burboa, currently assigned to Patrol Services, worked with LAX Airport Operations staff and trained fellow officers on how to enforce the airport's anti-solicitation program.

"Thanks to their selfless service and commitment to an issue that affected the airport experience of passengers and visitors for over a decade, their hard work has helped prevent solicitors from taking currency from the traveling public and has brought relief to LAX tenants, Airport Police and the airport community as a whole," said Airport Police Chief George R. Centeno. "Their efforts went above and beyond the scope of their duties."

Co-hosted by the Inglewood/Airport Area Chamber of Commerce and Rotary Club of Inglewood, the Police and Fire Appreciation Day event was established to recognize the finest men and women, who serve and protect the community.



The three Airport Police officers who were recently honored by the City of Inglewood.

Club Cruise: The greatest Club Event ever!

– SEE BACK PAGE

Something to  Think About

"You have to expect things of yourself before you can do them."

– Michael Jordan

A reminder from L.A. City's Quality and Productivity Commission:

Always do your best!