May 2011 2

www.cityemployeesclub.com

THE CLUB

Club Cruise Gaining Steam!



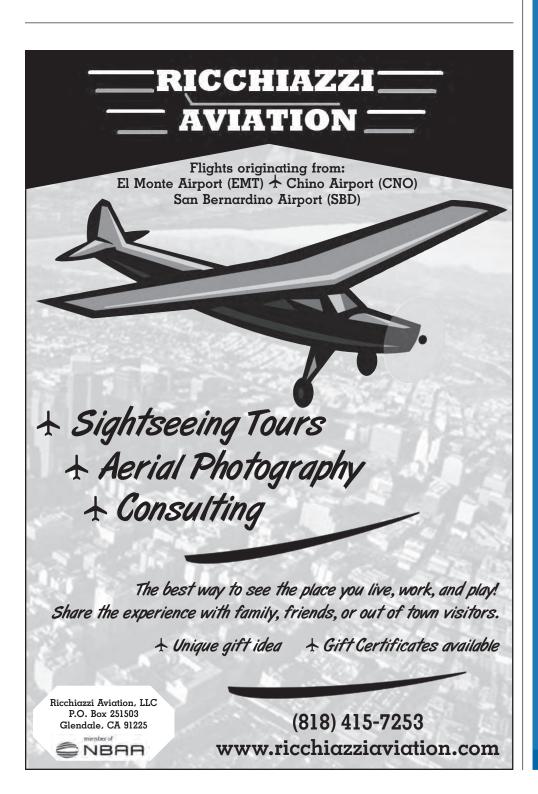
Club Members are signing up for greatest Club event ever – a Mediterranean cruise! Act now and get a great Club deal!

This October, you and your fellow Club Members and families can cruise Club style! And if you act now, you can lock in an excellent rate and a great Club benefit!

Come along on the 2011 Mediterranean Club Cruise, a fantastic 12-night adventure aboard Holland America's Nieuw Amsterdam. See Barcelona, Monte Carlo, Rome, Greece, Venice... and more.

If you book before May 31, you can get

\$500 in shipboard credit, courtesy the Club! See the ad in this issue for all the details. Don't delay!



RESTINSURED



BY JEFF GELINEAU

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



What to Do After Accident



You've been in an auto accident. Here are ten steps to take. Knowing what to do if you are involved in an accident can save lives and also make the claims process easier.

- Stop your car and find out if anyone is injured.
- Call the police or highway patrol. Tell them how many people were hurt and the general types of injuries. The police will notify the nearest medical unit.
- Cover injured people with a blanket to keep them warm.
- Try to protect the accident scene. Take reasonable steps to protect your car from further damage, such as setting up flares, getting the car off the road and calling a tow truck.
- Ask the investigating officer where you can obtain a copy of the police report. You will probably need it when you submit your claim to your insurance company.
- If necessary, have the car towed to a repair shop. But remember, your insurance company probably will want to have an adjuster inspect it and appraise the damage before you order repair work done.
- Make notes. Keep a pad and pencil in your glove compartment. Write down:
 - OThe names and addresses of all drivers and passengers involved in the accident;
- O License plate numbers;
- O The make and model of each car;

- O Driver's license numbers;
- O Insurance identifications;
- OThe names and addresses of witnesses:
- O The names and badge numbers of police officers or other emergency personnel.
- **Beforehand, contact one of our agents at (800) 800-5880 for a handy accident reporting form that you can keep in your glove compartment to help you gather all of the necessary information.
- If you run into an unattended vehicle or object, try to find the owner. If you can't, leave a note containing your name, address and phone number. Record the details of the accident.
- Use the camera on your cell phone to take pictures of any damage to any vehicles
- Contact our office at (800) 800-5880 if you have any questions!

Feel free to call our agency if you have any questions about an accident; how your auto insurance policy would respond, or if you simply would like to do a complete insurance review with us. Call us if you would like to get a quote for your auto insurance 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 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.

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