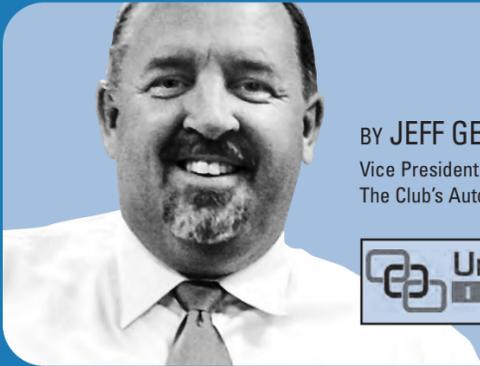
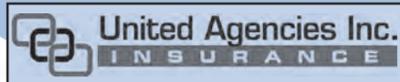


# REST INSURED



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



## When Not to Submit a Claim

Sometimes things happen that are a bummer, but not that major of a problem. How do you know whether or not you should bother submitting an insurance claim?

First, let's talk about auto insurance claims. These claims are a little tricky, so it's important that you follow prudent advice.

The insurance company has the right to adjust your claim to the best of its ability. If you get involved in the claim and make things worse, the insurance company has a right to deny all coverage instead of helping you out. This is frequently the problem with people who try to handle their own claims.

Say you are in a parking lot and back into someone who is also backing out of their spot. The only damage is a broken taillight on the other car, so you say, "Oops, my fault," and offer to replace the taillight. A few days later they call you, and you write a check for \$125, thinking the matter is resolved. Then you get a notice in the mail six weeks later from an attorney saying that the person suffered "Trauma to the neck and upper torso upon impact with your vehicle," and they are suing you for \$15,000. If you turn the claim over to the insurance company at that point, they might claim that you broke the terms of your policy by not reporting the claim "in a timely manner" after the incident, and deny coverage.

**A simple rule to follow is:** If there is anyone on, in or near the car, or the police are called for any reason, then turn in the claim!

But if there is not even the slightest possibility of someone submitting a bodily injury claim, then you may want to consider paying the claim yourself.

Comprehensive coverage covers losses arising from, among other things, fire, theft, vandalism, and impact from flying objects. These claims generally do not affect your premiums. Collision coverage covers losses as a result of a collision with anything attached to the earth's surface. These claims mostly likely affect your premiums depending on the degree of fault attributed to you.

The other area for us to consider is homeowner's claims.

Keep in mind that you bought insurance to help you pay for damage to your property. Not everything is covered, but since you bought the coverage you should

not hesitate to use it when you need it. Insurance companies are heavily regulated by the state they operate in, and just like any business, they prefer happy customers over angry ones. Keep this in mind when deciding whether or not to submit an insurance claim.

Not surprisingly, insurance companies are allergic to claims. With increasing frequency, they are adding surcharges on premiums at renewal (or some may even drop your policy altogether) for a single claim in the past year.

Homeowners insurance companies have been struggling financially over the past few years, so they've been trying to get back on track by boosting premiums and dropping customers that cost them a lot of money. As a result, many homeowners insurance companies won't renew your coverage if you submit just two small claims within a few years. Because of this, it's best to avoid filing a small claim.

A good rule of thumb is, don't submit any homeowner's claim worth \$1,000 or less, or if your deductible is higher than \$500, then use 1.5 times your deductible as the rule.

Another thing to consider is the "second claim." Most carriers will not cancel you for having one claim, but many will consider doing so if you have two claims in a three-year period.

To get some benefit from taking on so much of the risk yourself, raise your deductible to at least \$1,000. Some folks with decent emergency funds are even increasing their deductibles to \$2,500. Raising your deductible from \$250 to \$2,500 could cut your premium by up to 30 percent!

If you have one claim in 10 years that costs the insurance company \$10,000, you will probably remain in good standing with them as long as you pay your premiums.

Insurance agents are required to inform the insurance company of any claim that we know about even if it isn't submitted to them as a claim. Every time you call us, we are obligated to say, "You need to submit this to the 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](http://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](mailto: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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LAPD

# Women Officers Symposium

LAWPOA hosts training and development symposium.



Story by Arlene Herrero,  
Club Products Manager;  
Photos by Angel Gomez,  
Club Director of Sales

More than 450 attended the Los Angeles Women Police Officers and Associates (LAWPOA) Professional Training and Development symposium. The event was held March 22 at the Kyoto Hotel and Gardens.

The Club was a gold-level sponsor of the event.

Congratulations on another successful symposium!

Thanks to Sgt. John Vasquez and Det. III Deborah Gonzales, both Club Members, for their assistance and invitation.



From left: Elizabeth Ochoa and Deborah Hernandez.



At the registration table, from left: Venus Pelaez; Toni Diaz, Club Member; and Leticia Loreda.



Club Product Manager Arlene Herrero explains the benefits of joining the City Employees Club of Los Angeles.



Opening remarks were delivered by LAWPOA President, Det. III Deborah Gonzales, Club Member.



Host was Mary E. Grady, Public Information Director, LAPD.



The keynote speaker was Dr. Gary Namie, "The Work Doctor," on "Workplace Bullying: Correction and Prevention."



The National Anthem was sung by Officer Rosalind Curry, Club Member.



From left: Officer Tanya Rodda; Jeff Cox, Career Development; Michelle Weiler, MAII, Post Liaison Unit, Club Member; Crystal Garcia, Bard College; and Anna Ruiz, Clerk Typist, Post Liaison Unit, Club Member.

## FREE MOVIE TICKETS!

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