

# REST INSURED



BY JEFF GELINEAU  
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The Club's Auto and Home Insurance Partner



## What's Not Covered In Homeowner Policy

This sure has been the year for disasters! With an earthquake in Christchurch, New Zealand; a tsunami in Japan; a tornado in Joplin; flooding; forest fires; and oppressive heat, it really makes you wonder what might hit Los Angeles. Many people might be wondering that, if any of these disasters hit us, will their homeowner's policy cover them? Oddly enough, with insurance it's often easier to talk about what things are *not* covered, as opposed to the ones that are.

Standard homeowner's policies generally cover a wide range of potential disasters, from tornadoes and windstorms to fire and lightning strikes. The most common things covered are fire, smoke damage, damage caused by vehicles, vandalism, theft, and... *ah...* accidental discharge from the plumbing.

A standard homeowner's policy covers you for all perils except:

- Earthquakes
- Floods
- Wars
- Nuclear accidents
- Landslides
- Mudslides
- Sinkholes.

*The most common disasters that are not covered are:*

### Floods

Flood damage is excluded under standard homeowner's and renter's insurance policies. Flood coverage, however, is available in the form of a separate policy both from the National Flood Insurance Program, and from a few private insurance companies.

You can get replacement cost coverage for the structure of your home, but only actual cash value coverage is available for your possessions. There may also be limits on coverage for furniture and other possessions stored in your basement.

Flood insurance is available for renters as well as homeowners. You will need flood insurance if you live in a designated flood zone. But also consider buying it if your

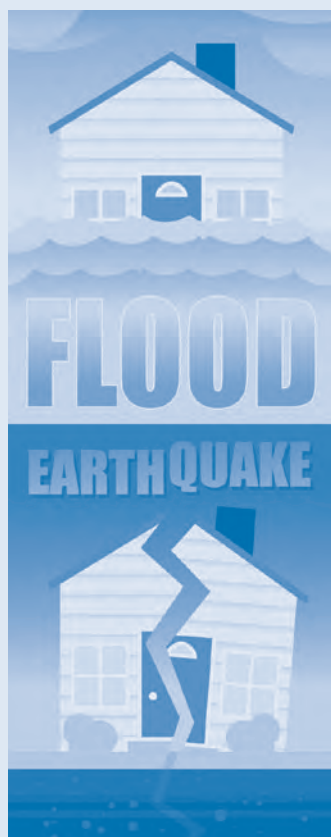
house could be flooded by an overflowing creek or water running down a steep hill. Don't wait until the evening news announces a flood season warning to buy a policy. There is a 30-day waiting period before federal flood coverage takes effect.

### Earthquakes

Earthquake coverage can be a separate policy or an endorsement to your homeowner's or renter's policy. It's available from most insurance companies. In California, it is also available from the California Earthquake Authority. In earthquake-prone states like California, the policy comes with a high deductible.

Most people don't know that your homeowner's policy also does not cover maintenance damage. It is your responsibility to take reasonable precautions to protect your home from damage. Your insurance policy will not cover damage due to lack of maintenance, mold, termite infestation and infestation from other pests.

**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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## PUBLIC WORKS

# West Valley Stories

At the West Valley Sanitation Open House,  
there are stories to be told.

Story by William Reese, Public Works,  
Club Member; Photos courtesy Public Works

When the West Valley Sanitation Yard held its annual Open House, there were stories to tell.

First, the open houses grow more popular every year. More than 2,000 people attended this year's event, compared to 218 the first year, 2005.

Sanitation thanks all of the drivers, clerical staff and their family members for volunteering for the event.



### The Suit Fits

As part of the day's festivities, the Yard raffles a very small recycling uniform. This year, it was won by neighbor Sherry and her son, Matson, 4. They told me they had so much fun at last year's open house that they continually checked the

Website for this year's date. The uniform they won was just the right size for Matson, who posed for a photo with our Sanitation mascots, Mr. Recycle and the clean L.A. Octopus.

### Young at Heart

Another story is about David, 29, who came to the open house; he showed me some pictures of himself when he was 13 next to one of our retired drivers. He was standing next to early 1990 Peterbilt residential front



loader and rear-loading trucks. These were taken while the driver was in the field collecting at David's house. This "kid at heart" never lost his interest in trash trucks, now referred to as refuse collection vehicles.



## Healing Children

Bienvenidos is a compassionate community of care dedicated to healing children and their families.

## Strengthening Families

Our vision is of a society in which every family can provide a loving, healthy and secure home where children can grow and thrive.

## Transforming Communities

By empowering those we serve to lift themselves up and change their lives, Bienvenidos is helping build healthier families, brighter futures and more vibrant communities.



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■ This ad is possible thanks to the generosity of Terrance Yeager ■