

PUBLIC WORKS

Visitors From Hong Kong

Public Works hosts Chinese students, faculty.

A group of students and faculty from Chinese University of Hong Kong recently visited Los Angeles as part a two-week visit to the United States. The group was acknowledged by the Board of Public Works Commissioners and then met with Public Works' representatives about the Department's services and operations.

Representatives were Salyna Cun (Office of Community Beautification); Ron Olive (Street Services); Jim Quigley (Street Lighting); Edmond Yew (Engineering); Seffy Wiles (Contract Administration); and Richard Lee and Paul Gomez (Sanitation).



Representatives of Public Works and the Chinese University of Hong Kong.

LAFD

Cummings Is Interim Chief

Veteran Brian Cummings is named Interim Fire Chief of the LAFD.

Story and photo courtesy LAFD.

Asst. Fire Chief Brian L. Cummings, 31 years of City service, was named Interim Fire Chief last month.

Chief Cummings is a 31-year veteran of the LAFD with an exemplary record as a Firefighter, Engineer, Captain, Battalion Chief, Assistant Chief and Chief of Staff.

Chief Cummings joined the LAFD as a Firefighter in February 1980 and was promoted to Engineer in 1988. Chief Cummings then earned promotions to Captain I in 1993 and Captain II in 2000.

In 2003, Chief Cummings took command of LAFD's Battalion 13, managing five Fire Stations in South Los Angeles. As a Commander of Battalion 13, Chief Cummings maintained strong relationships with various community organizations, clubs and churches, as well as with the LAPD and the Los Angeles County Fire Department.

In 2005, Chief Cummings assumed command of the Recruit Training Section of the LAFD. During his tenure as the Recruit Training Officer, he was instrumental in the development of the modular training facility at the Frank Hotchkins Memorial Training Center while managing training facilities in the San Fernando Valley, Downtown Los Angeles, and San Pedro.

In 2007, Chief Cummings took command of Battalion 6 in the Harbor area, overseeing operations at nine Fire Stations responsible for fire protection at the Port of Los Angeles, three major refineries and a host of heavy commercial occupancies. As the Battalion Commander of Battalion 6, Chief Cummings served as the princi-

pal liaison to the United States Coast Guard, Port Authorities, the Chambers of Commerce, the shipping industry, Los Angeles County Fire Department, and Long Beach Fire Department.

In 2009, Chief Cummings assumed command of LAFD's Battalion 1, managing five Task Force stations in the Downtown area of Los Angeles. As the Battalion Commander of the Metropolitan area of Downtown L.A., Chief Cummings nurtured strong community relations with the various chambers of commerce and local community organizations.

In 2010, Chief Cummings was assigned to the Planning Section of the LAFD, where he oversaw the Fire Chief's staff and assisted with the management of the day-to-day functions of the Department. As the Planning Chief, he coordinated research projects, staff studies and formulated the goals and objectives for the Department.

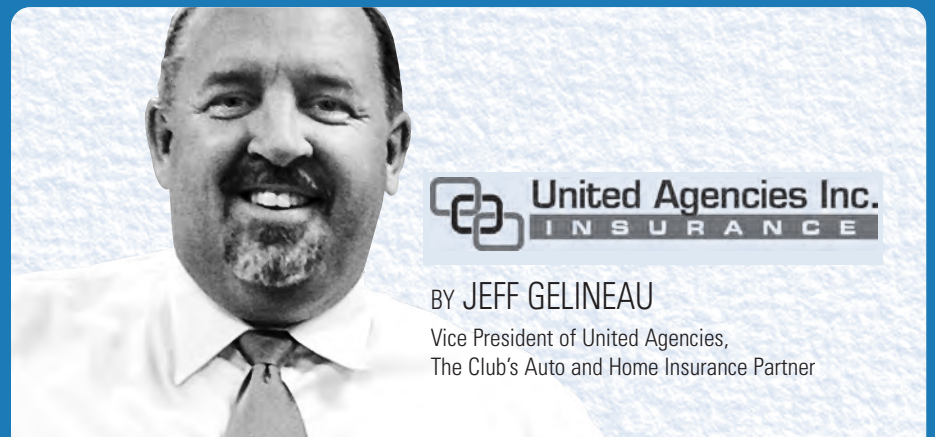
In December 2010, Chief Cummings was promoted to the position of Asst. Fire Chief and was appointed as the Chief of Staff. As the Chief of Staff, his primary responsibility was to serve as the Executive Assistant to the Fire Chief. Chief Cummings assisted the Fire Chief in the planning and implementation of short- and long-range goals of the Department. He interacted with the Mayor's office, members of the City Council, various civic leaders, and Department Command staff.

Chief Cummings was born and raised in Los Angeles. His father was a 30-year veteran of the LAFD. He graduated from Loyola High School and attended both West Los Angeles College and the University of California at Los Angeles. He is married two daughters.



Brian L. Cummings, Interim Chief, LAFD.

REST INSURED



BY JEFF GELINEAU

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

Buying Insurance From A Rental Car Company

Summer is a great time for vacations. Kids are out of school, the weather is great, and it's time to hit the road! But no sooner do you get off the plane, and you have to make an important decision: Should I buy the insurance from the rental car company, or does my policy cover me?

The Insurance Information Institute agrees that properly insuring a rental car can be confusing, frustrating, and downright daunting. Unfortunately, many consumers do not even think about car rental insurance until they get to the counter, which can result in costly mistakes -- either wasting money by purchasing unnecessary coverage or having dangerous gaps in coverage.

Before renting a car, they suggest that you make two phone calls - one to your insurance agent or company representative and another to the credit card company you will be using to pay for the rental car.

When calling your insurance agent:

Find out how much coverage you have on your own car. In most cases, whatever coverage and deductibles you have on your own car would apply when you rent a car, providing you are using the car for recreation and not for business.

If you have dropped either comprehensive or collision on your own car as a way to reduce costs, you will not be covered if your rental car is stolen or damaged in an accident.

Check to see whether your insurance company pays for administrative fees, loss of use, or towing charges. Some companies may provide an insurance rider to cover some of these costs, which would make it less expensive than purchasing coverage through the rental car company. Keep in mind, however, that, in most states, diminished value is not covered by insurers.

When calling your credit card company:

Insurance benefits offered by credit card companies differ by both the company and/or the bank that issues the card, as well as by the level of credit card used. For instance, a platinum card may offer more insurance coverage than a gold card.

Credit cards cover usually only damage to or loss of the rented vehicle, not for other cars, personal belongings or the property of others. There may be no personal liability

coverage for bodily injury or death claims. Some credit card companies will provide coverage for towing, but many may not provide for diminished value or administrative fees. Some credit card companies have changed their policies, too, so you may not have as much coverage as you thought.

To know exactly what type of insurance you have, call the toll-free number on the back of the card you will be using to rent the car. If you are depending on a credit card for insurance protection, ask the credit card company or bank to send you their coverage information in writing. In most cases, credit card benefits are secondary to either your personal insurance protection or the insurance offered by the rental car company.

If you have more than one credit card, consider calling each one to see which offers the best insurance protection.

Other things to consider:

States have minimum age requirements for renting a car, and most major rental car companies refuse to rent a car to someone who is under 21 and in some cases under 25. In addition, some rental car companies now investigate your driving record and/or credit history, so check with the rental car company before picking up the car.

If you are planning to rent a car outside of the United States, contact both your insurance agent and travel agent to find out what you need to do to be properly insured. Those driving a rental car from the United States into Mexico may find it progressively more difficult to rent a car, as U.S. rental car companies are increasingly concerned about the rising crime rates in that country. The minimum required insurance coverage to drive in Mexico is civil liability insurance, which covers you in case you cause injury or damage. Your American liability insurance is not valid in Mexico for bodily injury, though some American insurance policies will cover you for physical damage. Check with your agent or insurance company representative. You can also buy Mexican car insurance in several American border towns; there are generally several storefronts selling Mexican car insurance near the border.

Be safe and have fun!

About United Agencies

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.