

AIRPORTS

New Officers

Airport Police welcomes two new officers.

*Story by Sgt. Belinda Nettles, Airport Police, Club Member;
Photo by Officer Darius Lewis*

Two police recruits joined the ranks of the Airport Police on Dec. 30 following their graduation from the LAPD Academy at Elysian Park.

The new officers are Juan Arellano and Jimmy Mercado, both from academy class 7-11 led by Airport Police Drill Instructor Adela Lopez. Lopez has been solely assigned to the Los Angeles Police Department Academy since early 2010. This is the second class under her leadership since her appointment and her first class with Airport Police graduates.

Arellano was selected class vice president by his academy peers and was also voted as top recruit for academics. Mercado was voted top

recruit in physical training.

Both officers were sworn in by (then) Airport Police Chief George R. Centeno after the graduation ceremony. Chief Centeno said, "I am very proud to be a part of ensuring the continuation of this very honorable profession by swearing in these two new police officers. This is a day they will remember forever." This was the last graduation ceremony for Chief Centeno, pending his retirement in late February. Attendees of the ceremony included Airports Deputy Executive Director of Law Enforcement and Homeland Security Arif Alikhan, Assistant Chief Michael Hyams, Capt. Carolyn Smith, Lt. Mario Patrick, Sgts. Daniel Romo and Loretta Jones, and a host of other Airport Police personnel.



From left: Airport Police Chief George R. Centeno, Officers Juan Arellano and Jimmy Mercado, and Airports Deputy Executive Director of Law Enforcement and Homeland Security Arif Alikhan.

RICCHIAZZI

AVIATION

Specialty Shop & Supplies

Aerial Photography Custom Design Aviation Supply

Cable Airport
1749 W. 13th Street, Upland, CA 91786

✈ **Aviation Supply**
✈ **Aerial Photography**
✈ **Custom Design**

*The best way to see the place you live, work, and play!
Share the experience with family, friends, or out of town visitors.*

✈ *Unique gift idea* ✈ *Gift Certificates available*

Ricchiazzi Aviation, LLC
P.O. Box 251503
Glendale, CA 91225

member of
NBAA

(818) 415-7253
www.ricchiazziaviation.com

REST INSURED



BY JEFF GELINEAU

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

Gone With the Wind

We don't get much "weather" in Southern California, so the media always makes a big deal of what we do get. Therefore, we tend to get a bit jaded by seeing newscasters reporting live about "Storm Watch 2012" while standing next to a large puddle on the corner of Reseda and Burbank Boulevards.

But if you live in the San Gabriel Valley, the windstorms that hit this year were *really big news*.

Buildings were blown apart, power was disrupted and more than \$50 million of damage was caused. Some neighborhoods were hit especially hard, and many people went for days without any electricity.

Some of the questions that we received were:

Am I covered if a tree falls on my roof during a storm?

Yes, you are covered. Your homeowners policy covers damages to the roof and the removal of the tree.

During a storm, a tree falls but does no damage to my property. Am I covered for the cost of removing the tree?

Shrubs and trees are covered for losses due to vandalism, theft, and fire. However wind damage to trees is not covered in homeowners policies. It will be your responsibility to remove the tree. The cost to remove the debris is covered by your policy, but it is subject to your deductible, which is usually more than the cost of the removal.

What if the tree falls onto my neighbor's yard and damages their house or car?

Your homeowners policy provides liabil-

ity coverage for any property damage (or bodily injury) that you are responsible for. If a tree (or any item) comes from your yard into your neighbor's yard and causes any damage, you would be covered by your homeowners policy.

What happens if a falling tree damages the fence between my neighbor and myself?

While fences make for good neighbors, they do not make for good insurance claims. Most homeowners are surprised to find out that your insurance policy covers only 50 percent of the fence between you and your neighbor. The logic is simple: You are both equally responsible for the fence.

Fifty-fifty. This can cause some grief, especially if you pay for 100 percent of the repairs to the fence. But this is tried and true common law, and your homeowners policy follows the law.

Can I make a claim if my power goes off during a storm and all the food

in my refrigerator or freezer is spoiled?

Most likely no, but some insurance companies have exceptions. Some special homeowner policies do cover spoiled food. If your policy doesn't, you can add food spoilage coverage for an additional premium.

Feel free to call our agency if you have any questions about what we can do for you, would like to know what it would cost to buy your insurance through us, or would like a question answered on any type of insurance.

Or stop by the Club Store on Thursdays and meet our staff in person and get a free quote for your homeowners or auto insurance.



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.