

# REST INSURED



BY JEFF GELINEAU

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## 'Can I Borrow Your Car?'

Tossing someone your keys and letting them borrow your car should never be as casual as it sounds. When you let someone borrow your car, in most cases you are also letting them borrow your car insurance as well! This is not only defined by your policy coverage but also is the state law. That being said, you don't need insurance when you borrow a car because in most states, insurance coverage follows the vehicle. While this does provide you with car insurance for a borrowed car, it does so under the terms of the other person's policy and not yours.

### Lending Your Vehicle to Someone

Letting someone borrow your vehicle should never be taken lightly. You need to be able to trust that person, because any damage they cause will affect your car insurance rates. Make sure the person who borrows your car is responsible, and they are not using it for illegal or dangerous reasons.

Never let someone drive your car who has a suspended license or has been drinking! If they are in an accident, it is your insurance that has to pay for the damages caused, and your premiums that will increase dramatically. If your insurance liability limits are insufficient to pay for the damages and injuries caused by this driver and it was found that you allowed them to use your car, you could be held legally liable for additional money needed to make the other party whole. Further, you could face criminal charges for allowing a dangerous driver to use your car.

**Tip:** Never let someone drive your car when you have knowledge that he or she has a suspended license or has been drinking. If they are involved in an accident, you could be sued, be forced to pay for the cost of the accident, or face criminal charges. If someone who is borrowing your car gets in an accident and you are sued, contact an experienced auto accident attorney to help understand your liability.

### Frequent Borrowers

It is important to realize that your insurance company bases your premium not only on your car, but on the primary driver of that car. If someone else starts driving your car on a regular basis (more than just occasionally), contact your insurance com-

pany and have them added to your policy. Be aware that adding someone to your insurance policy can change your rates.

If your insurer finds out that you are no longer the primary driver, or that you are insuring a car for someone else to drive, they may deny your car insurance claim based on you providing false information at the time of your application.

### Can You Drive Someone Else's Car?

Likewise, when you borrow a car, you will borrow their car insurance as well. While this means you have car insurance when borrowing a car, it does not mean that you are fully protected. You need to know the insurance coverage of the other person before making a decision to drive a borrowed car.

**Tip:** Beware of driving someone's car if he or she has little or no insurance, as your policy could be triggered once their limits are exhausted.

If you get in an accident in a borrowed car, you are covered only to the extent the person's policy protects the vehicle. The borrowed car insurance may be insufficient to settle all the damages and injuries that resulted from the accident, and any additional amount of money can fall on your shoulders. Relying on the car insurance for a borrowed car can have serious consequences, and you need to think twice about borrowing a vehicle as an accident can prove costly.

Never assume that you're covered. It is always best to contact our office if you have doubts about your coverage or the rules of your policy pertaining to people that borrow your car.

Remember, everyone in your household must be listed on your insurance policy if they have a license. For example, if a girlfriend you live with uses your car, she may not be covered if you did not list her on your insurance policy. On the other hand, if you live separately, she could use your car with your permission and be covered.

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.

**Be safe and have fun!**

### About United Agencies

United Agencies is the Club's partner 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.

AIRPORTS

# New Airport Police Officers

Airport Police celebrates new group of academy graduates.



From left: Airports Assistant Chief Brian A. Walker; Officers Pedro Preciado, A'Ramond Smith, Bonita Hernandez, and Eulises Guzman; and Chief Michael T. Hyams.

Story by Officer Karla Ortiz, Airport Police;  
Photo by Officer Darius J. Lewis, Airport Police

Preciado. They were to be sworn in by Airport Police Chief Michael T. Hyams.

Four new police recruits joined the ranks of the Airport Police on Jan. 27 following their graduation from the LAPD Academy Class at Elysian Park.

The new officers are A'Ramond Smith, son of Airport Police Officer Eleanor J. Traylor; Bonita Hernandez; Eulises Guzman; and Pedro

Also attending the ceremony were Arif Alikhan, Airports Deputy Executive Director of Law Enforcement and Homeland Security; Assistant Airport Police Chief Brian A. Walker; Airport Police Capt. Carolyn Smith; and a host of other Airport Police personnel.

## THIS MONTH AT THE

# Cabrillo Marine Aquarium

**March 10:**  
**Meet the Grunion**  
**8 p.m.**

Watch the silvery fish come up on the beach to spawn! Learn about the interesting mating rituals and growth of this curious fish. The Aquarium opens at 8 p.m., and an auditorium program begins at 9, followed by guided observation at the beach. Warm clothing and a flashlight are recommended. March, June, and July are open season, when grunion may be taken by hand only, and a valid California fishing license must be displayed if you are 16 years or older.

**Fee:** \$5 adults, \$1 seniors, students, and children.

[www.cabrillosmarineaquarium.org](http://www.cabrillosmarineaquarium.org)

