

AIRPORTS

Donna Retires



The Club congratulates Donna Montgomery, who retired from Airport Police/Ontario after 27 years of City service. Pictured are, front row, from left: Sgt. Nigel Smith, Lt. Jesse Dominguez, Donna Montgomery, and Capt. Greg Staar. Back: Sgt. John Gonzales and K9 Officer Adonis Cutchlow.

REC AND PARKS

Earth Day At Cabrillo



A previous Earth Day at Cabrillo Marine Aquarium.

Aquarium celebrates with free programs April 21.

Earth Day at Cabrillo Marine Aquarium

- When:** Saturday, April 21
Time: 8 a.m. to 4 p.m.
Where: Cabrillo Marine Aquarium, 3720 Stephen M. White Dr. San Pedro
What: Beach cleanup, free aquarium admission, grunion hatching, food, music, booths, activities, representatives of more than 40 organizations
Cost: Free; some attractions might have minimal cost
Parking: Limited car parking at Cabrillo, \$1
Info: www.cabrilloaq.org or (310) 548-7562



A previous Earth Day at Cabrillo Marine Aquarium.

Photos by Gary Florin, Photographer, Cabrillo Marine Aquarium

You are invited to join the 42nd annual Earth Day Celebration at Cabrillo Marine Aquarium, Saturday, April 21, with a day of free programs, including a beach cleanup, speakers, information and activities. Participation options include joining the beach cleanup, sharing information, grunion egg hatching, guided walks to the salt marsh, and more.

You can be a part of the solution by joining in a beach cleanup from 8 to 10 a.m.; supplies and refreshments are included. Then you can stop by the auditorium to view selected presentations of the day and visit with many organizations and agencies as they share how they are working to care for the earth. Musicians will be sharing their thoughts about the ocean through songs. And you can educate yourself about choices we can make every day to make a difference in protecting our planet.

Throughout the day, the Aquarium will be open with opportunities to examine Southern California marine life, where you can visit the touch tank; search the Virginia Reid Moore Marine Research Library for more information about local sea life; observe the aquarium's newest arrivals in the Aquatic Nursery; and investigate the interactive Exploration Center.

All activities are free. Limited car parking at Cabrillo Beach costs \$1 per hour.

Cabrillo Marine Aquarium is at 3720 Stephen M. White Dr. in San Pedro, and is a Rec and Parks facility. For more information, call (310) 548-7562 or go to: www.cabrilloaq.org

...and at the Zoo, Too

The Zoo celebrates Earth Day.

Every day is Earth Day for those of us who share this planet, but there's no reason not to celebrate the fact! Join the Los Angeles Zoo and Botanical Gardens and K-EARTH 101 FM for two days of festivities that will include recycled crafts, information booths and K-EARTH DJs. All activities are free to GLAZA members and with paid Zoo admission.

The event takes place from 10 a.m. to 4 p.m. Saturday and Sunday, April 21 and 22.

The Los Angeles Zoo and Botanical Gardens is at 5333 Zoo Dr. in Griffith Park.

Information: (323) 644-4200 or www.lazoo.org.

REST INSURED



BY JEFF GELINEAU

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

You vs. the Adjustor

You have just been in an automobile accident. (Well, I hope not, but let's pretend in this case.) Your car is damaged, you are hurt and you have lost days at work. You know that, to be compensated for your car's damages, your injuries and your lost wages, you will have to deal with the insurance company for whoever was at fault. We'd like to give you some suggestions on how to deal with the person you have to negotiate with – the insurance adjuster.

The insurance adjuster can be an intimidating person. They are the representative for a large insurance company. Every company's objective is to collect money, not to give it out. That is why the adjuster's goal is to negotiate a settlement as for as low a figure as possible. Good insurance companies also train their adjusters to be fair and do what's right.

You are just one person, while the adjuster has a whole company's resources. As soon as the insurance company was alerted to the accident, they start their calculations. They calculate how much your car is worth and what the damages sustained are worth. With medical injuries, they have known amounts for the type of accident that occurred. With these numbers and more, they want to start negotiations as soon as possible with you.

Why would an adjuster want to settle with you so quickly? If you settle quickly, it keeps their costs down because they don't have to spend so much time on the claim. Also, the longer claims are open, the more things come up, and those things can add up to more money the insurance adjuster does not want to hand out if he or she does not have to.

What do you need to know when going toe-to-toe with the insurance adjuster? You need to have your facts and documents in good order and very detailed. The adjuster is used to doing these negotiations daily, while, if you are lucky, with few accidents to your name, you will only have to do these a few times in your lifetime. This gives them the upper hand, thus that is why you need to be so prepared.

Once you have presented your documents to the adjuster, they are sure to have questions. They will question why you sought medical attention. They will try to relate this accident injury to past injuries if at all possible. They will question your medical doctor's opinions. Do not get into an argument over your medical bills. You should point out that you are not a medical expert,

that the doctor is, and his or her report should stand by itself. This is one reason to try and have all medical reports as detailed as possible so the adjuster cannot read into it; the facts will be laid out in black and white.

Once the medical bills have been found to be legit, it will be the pain and suffering that you have to prove. Again your doctor's notes will be very important. Make sure that you had the doctor note all the issues you encountered from the accident. The severity of the pain should be detailed as well as any prescriptions that have been filled to help with the pain.

The adjuster will listen to reason. They will be able to tell by this time that you have done your homework and are serious about getting a fair settlement. If at this time you feel that the adjuster is still not negotiating a fair sum with you, the next step is to contact your agent. We are here to help you resolve your claim to your satisfaction. We can talk to the adjuster and help them to see your side of the disagreement.

Deciding to hire a lawyer should be your last alternative. If you feel that you are not being treated fairly, you have the right to an attorney. Sometimes, hiring an attorney will make the adjuster rethink the final figure given to you previously. If the new amount they offer you is fair, this will allow you to settle on your own. The adjuster might continue to stand their ground and you will be forced to hire a lawyer. If you do hire a lawyer, you will have to pay them out of your settlement.

Dealing with an insurance adjuster can be a difficult task. The best way to negotiate is to be firm but polite. Be well prepared with plenty of documentation of why you deserve a certain amount of money for not only your car damages but your injuries and pain and suffering. Be persuasive in your discussions and stand your ground, and you should be able to come away with a fair settlement.

It's important to realize that most auto insurance policies pay the "actual cash value" (ACV) of your vehicle. This is the amount equal to what the "market value" of your car was before the accident. Cars depreciate at a rapid rate! If your \$30,000 car is two years old, it could quite easily be worth only \$19,000. A good sign is to look in the classified section and find other cars the same year and model as yours with the same approximate mileage. If you can find three all around the same price, then that is probably the fair value.

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.