

PUBLIC WORKS

Sanitation Food Drive

West Valley Yard hosts drive for area food bank. The Club pitches in, too.



Story and photos by Debbie Schroyer, Club Counselor

On April 16, the West Valley Sanitation Yard held a food drive for a local charity. Employees at West Valley solicited donations of non-perishable foods, so that the West Valley Food Bank could replenish its shelves following the Easter holiday. Collections included soups, rice, beans, pasta, canned fruits and vegetables.



The containers overflow with donations.

Club employees also contributed to this worthy cause by doubling what the Sanitation employees were able to collect. Families are always in need, and it was a great way to help make a difference!

Special thanks to Brian Sibert, Refuse Collection Truck Operator and Club Member, who was instrumental in coordinating the logistics of donations. Great job, Brian!



From left: James Moore, Refuse Collection Supervisor, 23 years of City service, Club Member; Victor Moran, Refuse Collection Supervisor, 22 years, Club Member; and Julio Cruz, Maintenance Laborer, 6 years, Club Member.

AIRPORTS

Welcome New Officers

Airport Police graduates two from LAPD Police Academy.



At the graduation ceremony, from left: Officers Ivan Cornejo and Craig Cdebaca.

Story courtesy Sgt. Belinda Nettles, Airport Police, Club Member; Photos by Officer Darius Lewis, Airport Police

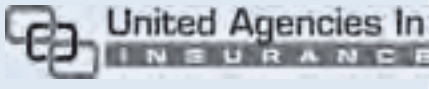
Two new police recruits joined the ranks of Los Angeles Airport Police on April 20, following their graduation from the LAPD Academy Class 11-11 at Elysian Park. The new officers are Craig Cdebaca and Ivan Cornejo. They were sworn in by Airport Police Chief Michael Hyams at

the graduation ceremony. Also attending the ceremony were Airport Police Capt. Latasha Wells-Amerson, Sgts. Daniel Romo and Joe Espita, and other Airport Police personnel. “We are very proud to have new additions join the Airport Police family,” Chief Hyams said. *The Club congratulates new Officers Cdebaca and Cornejo.*



From left: Officer Craig Cdebaca, Club Member; Chief Michael Hyams, and Officer Ivan Cornejo, Club Member.

REST INSURED



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

Insuring Your Little Deuce Coupe

With summer here, classic-car owners are taking their beloved vehicles out for a little cruise down to the beach. If you've got an old car that is dear to your heart, you'll want to make sure that you have it insured properly. Classic car insurance companies can offer superior coverage at lower premiums and can provide other benefits specifically tailored to collector cars. Policy options often include repair shop of choice, roadside assistance with guaranteed flatbed towing, and coverage for spare parts and tools. The main difference between a specialty classic car insurance company and a standard auto insurance company is the type of policy offered and how the policy accounts for a vehicle's value. Guaranteed (or agreed) value coverage is typical for most companies specializing in classic car insurance, while a traditional auto policy writes an actual cash value (ACV), or stated value policy.

Guaranteed value coverage means that you and the insurance company agree upon the car's value at the time the policy is issued, and that value will not be depreciated in the case of a total loss. An ACV or stated value policy will potentially depreciate the car's value, reducing the amount of the claim. This difference is particularly important because most classic cars appreciate in value over time, while most modern cars depreciate.

Coverage Considerations

Here are some tips to consider when selecting insurance coverage for your classic car. Are you passionate about your car? Many collector-car owners have an emotional connection to their automobiles. Perhaps their classic is a family heirloom or the first car they bought as a teenager. There is often a sentimental value far greater than the actual dollar value. If so,

you will want the best protection available for something that you truly cherish. It is important to accurately value the vehicle when seeking a classic car insurance policy. Speak to a representative at a classic car dealership or consult a price guide. There are a number of classic car price guides available to research current market values, including Hagerty Price Guide, NADA, and Old Cars Price Guide. Buy a policy from an insurance company that deals exclusively with classic cars. They understand the unique needs associated with older, collectible vehicles and will usually save you money. Because specialty insurance companies recognize that the risk for loss is far less in a classic car than in a regular-use vehicle, the premiums are often much lower. Also, look for a company that handles claims in-house. An in-house claims department makes for more efficient claims handling and ensures that the person handling the claim has experience with the unique needs a collector car may require during the repair process.

Roadside assistance should include flatbed towing. Classic-car owners are six times more likely to experience a breakdown than a claim. There are many types of roadside assistance programs available along with insurance policies, but make sure a guaranteed flatbed tow truck is included to fully protect your vehicle. Flatbed towing is one of the safest ways to transport a car because all wheels of the towed vehicle are off of the ground. Always keep a classic car insured. Many people mistakenly assume that their homeowner's policy will cover the full value of their vehicle when it is in their garage. It is important to maintain coverage even if the vehicle is at a shop or in storage and not being driven. In the event of fire or theft, you will have to absorb the entire loss if the vehicle isn't covered.



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.