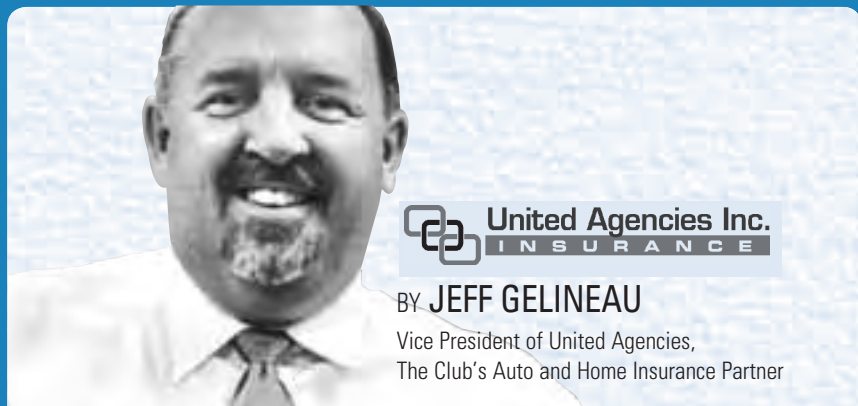


REST INSURED



United Agencies Inc.
INSURANCE

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

Insuring Your Motorcycle

Choosing the right insurance policy is much like choosing the right motorcycle: You want it to fit your needs and lifestyle, but at the same time be within your budget. Although California requires you to carry a minimum amount of liability coverage, other types of coverage are optional.

To find out what coverage is best for you, it is important to understand all the options available.

Liability Coverage

Liability insurance covers bodily injury and property damage that you may cause to other people involved in an accident. It doesn't cover you or your motorcycle. Your policy should include guest passenger liability, which provides protection if a passenger is injured on the motorcycle.

Collision Coverage

Collision insurance covers damage to your motorcycle if you are involved in an accident. Your insurance company pays for damages, minus your deductible, caused when you collide with another vehicle or object. Collision insurance usually covers the book value of the motorcycle before the loss occurred.

Comprehensive Coverage

Comprehensive coverage pays for damages caused by an event other than a collision, such as fire, theft or vandalism. However, just like collision coverage, your insurance company will pay for damages, minus your deductible, and will cover only the book value of the motorcycle.

Keep in mind that most comprehensive and collision coverages will cover only the factory standard parts on your motorcycle. If you decide to add on any optional accessories including chrome parts, a custom paint job, trailers or sidecars, you should look into obtaining additional or optional equipment coverage.



Uninsured Motorist Coverage

Uninsured motorist coverage covers damages to you and your property caused by another driver who either doesn't have insurance or doesn't have adequate insurance to cover your damages.

This coverage typically pays for medical treatment, lost wages and other damages. If your uninsured motorist coverage includes property damage, then your motorcycle would also be covered under the same circumstances. Check with your insurance agent to see if property damage is included or needs to be purchased separately.

Tips for the Cost-Conscious Rider

Many factors can play a role in determining what your insurance costs will be, including your age, your driving record, where you live and the type of motorcycle you own, or being a graduate of a rider-training course.

Many companies offer discounts from 10 to 15 percent on motorcycle insurance for graduates of training courses, including the Motorcycle Safety Foundation (MSF) rider course. Riders under the age of 25, usually considered a higher risk, may see some savings by taking this course. It's also a good idea for cyclists who have already had accidents.

Maintaining a good driving record with no violations will also help reduce your premiums.

Find out what discounts your insurance company offers. Multibike discounts for those insuring more than one bike; organization discounts, if you're a member of a motorcycle association; and mature rider discounts for experienced riders; are just a few possibilities. Discounts can range anywhere from 10 percent to 20 percent, depending on the company and your state. Availability and qualifications for discounts vary from company to company and state to state.

Keep in mind that the type, style (such as a sports bike vs. a cruiser) and age of the motorcycle, as well as the number of miles you drive a year and where you store your bike, may also affect how much you pay for your premium.

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.

REC AND PARKS

Baja Adventure On Sale

Cabrillo Marine Aquarium's annual Baja California whale-watching adventure now taking reservations.

You're invited to join Cabrillo Marine Aquarium March 7-15, 2013, for a trip that truly is the journey of a lifetime! During this nine-day ocean voyage, the adventure will spend three days anchored in San Ignacio Lagoon, where friendly grays and their curious calves swim within arm's length of the skiffs.

The trip will also visit Todos Santos Island and land on San Benito, Cedros and San Martin Islands, where guests will enjoy naturalist-led hikes on these remote, offshore islands that



Cabrillo's Larry Fukuhara on a whale-watching adventure.

are home to elephant seals, endangered Guadalupe fur seals, a multitude of birds, diverse geological formations and a wide range of native vegetation.

Cabrillo Marine Aquarium's experienced naturalists, including experts on gray whales and other marine mammals, birds, native island plants, and marine biology, will lead hikes and give shipboard presentations to add to the educational aspect of the trip. Each passenger will receive an illustrated natural history guide containing information about animals sighted and locations visited.

The 113-foot *Royal Polaris* out of San Diego will provide comfortable accommodations, a roomy galley/lounge and a friendly crew that furnishes hardy, flavorful meals. This trip is priceless, but the cost per person is \$2,550. For more information visit the Cabrillo Website: www.cabrillomarineaquarium.org, or to reserve your spot call Larry Fukuhara at (310) 548-7562 x223.

The Aquarium is a Rec and Parks facility and is at 3720 Stephen M. White Dr. in San Pedro.



Seeing whales up close is a strong feature of the Baja whale-watching trip.

LAFD

Forever 21

Fire Dept. opens Fire Station 21 in South L.A.



The new Fire Station 21.

The LAFD hosted a formal dedication and public grand opening April 21 for Fire Station 21, 1192 E 51st St. in South Los Angeles.

Following the dedication ceremony, there was food and entertainment, a helicopter flyover, static displays of fire and rescue equipment, and limited tours of one of Southern California's newest Fire Stations.

Fire Station 21 serves a 2.07-square-mile area that was largely rural or suburban when the previous station, built in 1941, replaced a facility destroyed in the 1933 Long Beach earthquake.

In service around the clock for nearly seven decades, the former building at 1187 E 52nd St. became cramped, inefficient and in conflict with modern seismic safety, heating, ventilation, air conditioning, electrical, plumbing, Building Code, ADA compliance and separate gender accommodation issues.

The area served by Fire Station 21 has advanced greatly over the years to become a diverse and populous district that includes residential and industrial areas as well as the busy Metro Blue Line and the Alameda Rail Corridor to the Port of Los Angeles.

The new Fire Station was built just north of and adjacent to the former station. An efficient and appealing long-term asset for the community, the new 15,150 square-foot Regional Station is on a nearly two-acre parcel, and features a drive-through heavy apparatus bay to facilitate the entry and exit of emergency vehicles, a 5,250 square-foot apparatus storage building, and a 2,500 square-foot multi-use community room.

To best serve the neighborhood, the project included the conversion of the adjacent old fire station into a multipurpose building, much anticipated by local residents.

New Fire Station 21 was built by the R.J. Daum Construction Co. and was completed in late 2007. It was certified by the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED), which recognizes high performance sustainable buildings.

The Fire Station was funded through Proposition F funds.



The former Fire Station 21 in August 1942, nearly a year after opening.