

REST INSURED



United Agencies Inc.
INSURANCE

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

Insuring the 3-Hour Tour

Sit right back and you'll hear a tale...

It's a great time of the year to go boating, and if you've been bitten by the bug to buy a "hole in the water that you throw money into," then you may want to make sure that you have the proper insurance for your new boat.

Most companies provide limited coverage for property damage for small boats including canoes and small sailboats or small powerboats with less than 25 mile per hour horsepower under a homeowners or renters insurance policy. Coverage is usually about \$1,000 or 10 percent of the home's property value and generally includes the boat, motor and trailer combined. Liability coverage is typically not included, but it can be added as an endorsement to a homeowners policy. Check with your insurance representative to find out if your boat is covered and what the limits are.

Larger and faster boats including yachts and personal watercraft (JetSkis and WaveRunners) require a separate boat insurance policy. The size, type and value of the craft and the water in which you use it factor into how much you will pay for insurance coverage.

For physical loss or damage, coverage includes the hull, machinery, fittings, furnishings and permanently attached equipment as part of either an actual cash value policy or on an agreed amount value basis. These policies also provide broader liability protection than a homeowners policy. But there are distinct differences between the two types of policies.

Actual Cash Value policies pay for replacement costs less depreciation at the time of the loss. Agreed Amount Value basis policies mean that you and your insurer have agreed on the value of your vessel and in the event of a total loss you will be paid that amount.

Physical damage exclusions might include normal wear and tear, damage from insects, mold, animals (such as sharks), zebra mussels, defective machinery or machinery damage.

Boat insurance also covers:

- Bodily injury, for injuries caused to another person
- Property damage, for damage caused to someone else's property
- Guest passenger liability, for any legal expenses incurred by someone using the boat with the owner's permission

- Medical payments, for injuries to the boat owner and other passengers.

Theft

Most companies offer liability limits that start at \$15,000 and can be increased to \$300,000. Typical policies include deductibles of \$250 for property damage, \$500 for theft and \$1,000 for medical payments.

Boat owners should also inquire about discounts for the following:

- Diesel-powered craft, which are less hazardous than gasoline-powered boats, as they are less likely to explode
- Coast Guard-approved fire extinguishers
- Ship-to-shore radios
- Two years of claims-free experience
- Multi-policies with the same insurer, such as a car, home or umbrella policy
- Safety education courses, such as those offered by the Coast Guard Auxiliary, U.S. Power Squadrons, or the American Red Cross.

Boat Safety

To prevent boating accidents, we offer these ten safety suggestions:

- Check weather forecasts before heading out.
- Let someone know where you're going and when you expect to return.
- Check engine, fuel, and electrical and steering systems, especially for exhaust-system leaks.
- Carry one or more fire extinguishers, matched to the size and type of boat. Keep them readily accessible and in condition for immediate use.
- Equip the vessel with required navigation lights and with a whistle, horn or bell.
- Make sure that every person on board the boat wears a life jacket.
- Know and obey marine traffic laws, the rules of the road. Learn various distress signals.
- Keep an alert lookout for other watercraft, swimmers, floating debris and shallow waters.
- Don't overload (distribute the load evenly); don't stand up or shift weight suddenly in a small boat; and don't permit riding on the bow, seatbacks or gunwales.
- Don't operate a boat while under the influence of alcohol or drugs.

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.

AIRPORTS

Airport Police Celebrate the Fourth

Airport Police officers and volunteers take part in Westchester Fourth of July parade.

Story by Harold Johnson, Airports; Photos by Harold Johnson, Club Member, except where noted

Airport police officers and "VIP" volunteers joined more than 50 entrants to the 13th annual Westchester Fourth of July Parade to celebrate Independence Day. More than 5,000 spectators lined Loyola Boulevard cheering and waving flags as the groups marched by.

The parade, sponsored by the LAX Coastal Area Chamber, is one of the largest annual community events. This year's theme was "A Tribute to America's Pastimes." Travel is one of America's favorite pastimes, and with more than 61 million served in 2011, Los Angeles International Airport (LAX) plays a big role in the travel industry.

The Airport Police Motorcycle, Canine, Emergency Services and Recruitment Units participated. Twenty volunteers from the Airports VIP program and their families also marched.

The Airport Police Division is responsible for the safety, security, and protection of the traveling public, visitors, employees, and property in and around Los Angeles International Airport. The Airport Police is the largest airport

police agency in the United States and the fourth largest law enforcement agency in Los Angeles County, with more than 1,000 personnel, including more than 500 sworn officers.

Volunteering is a wonderful past time that gives back to the community. These folks from the LAX Volunteer Professionals Program, otherwise known as the VIPs, donate four hours or more each week to help the thousands of passengers. VIPs staff the information booths at each terminal seven days a week. Since the program's launch last year, volunteers have assisted more than one million passengers.



Airport Volunteer Information Professionals (VIP) Program Gail Gaddi (left) and Airport Information Specialist Sandy Launius decorate the Airport VIP van.



Carolyn Nelson, Sr. Clerk Typist, Project Liftoff, Airports, Club Member.



Airport Police Motorcycle Officers Damien Andrews (left) and Ray Woods, both Club Members. Photo by Delia Haro.



From left: Olga Medina, Gail Gaddi, Sandy Launius, Sheila Allen, Alma Luz, Len Talan, Carolyn Nelson, Heidi Huebner, Louis Mendoza, Natalie Mendoza, and Julianna Mayeron.



Airport Police Motorcycle Officers Damien Andrews (left) and Ray Woods, both Club Members.



Len Talan, Management Analyst, Project Liftoff, Airports. Photo by Delia Haro.

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