

REST INSURED



United Agencies Inc.
INSURANCE

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The Club's Auto and Home Insurance Partner

One Minute There, Next Minute Gone

It happens when you least expect it: You're enjoying a nice dinner out, you walk across the street to the parking lot and can't find your car. It's not that you parked it someplace else, it just slowly dawns on you that it's gone. Bummer!

Auto theft is covered under the comprehensive section of a car insurance policy. Theft coverage applies to the loss of the vehicle as well as parts of the car such as air bags or stereo equipment. Comprehensive coverage, which is not mandatory, also pays for fire, vandalism and weather-related damage, including damage from flooding and earthquakes. Premium rates for comprehensive insurance are affected by the risk of loss, meaning the likelihood that an insured car will be stolen or damaged, and also the car's value at the time of the loss. The dollar size of claims has been going up, reflecting the higher value of new cars on the road, the value of the cars that are targets for theft or damage, and the cost of vehicle bodywork. Vehicle bodywork costs include replacing stolen components. Nationally, more than 75,000 airbags are stolen every year.

According to the FBI, the value of stolen motor vehicles is more than \$4 billion a year. The average value of a motor vehicle reported stolen in 2010 was \$6,152. The nationwide rate of motor vehicle thefts was 238.8 per 100,000 people. A car is stolen in the United States every 43 seconds. The odds of a vehicle being stolen are about 1 in 323.

The average premium for comprehensive insurance coverage in the United States is only about \$133 per year. A survey conducted on behalf of Lo-Jack, a manufacturer of an electronic vehicle tracking and recovery system, found that almost four out of five Americans (79 percent) always lock their vehicles and that nine out of ten (93 per-

cent) never leave spare keys in their vehicle. However, one-third admits they have left their car while it was running, which makes the vehicle an easy target for theft. The survey also found that 47 percent of Americans don't always park in a well-lit area, and 40 percent don't hide their valuables. In fact, nearly half leave mail in their vehicle, a quarter have left a purse or wallet, and almost a third have left bank statements, all of which can put them at risk for identity theft. Although 75 percent of respondents know that there are costs associated with vehicle theft in addition to paying the insurance deductible and the cost of replacing the vehicle that are not covered by insurance, virtually none (one percent) knew that there are additional costs such as insurance premium increases, the cost of time spent dealing with police, vehicle rental costs, and the cost of time off from work.



Here are five good tips to remember:

1. Remove the keys! Many cars are stolen with the keys in the ignition.
2. Use an anti-theft device that is visible to the thief. Steering-wheel clubs and pedal locks are enough to cause most casual thieves to move on. One such device cited repeatedly by police and insurance consultants is the Ravelco (www.nohotwire.com), a steel-encased engine disabler activated by removing a small dash key.
3. Park in your garage or, while away from home, in high-visibility areas where thieves can't operate in private.
4. Have the vehicle identification number (VIN) etched on the glass and other parts of the car. This discourages chop shops.
5. Use tracking services such as Lo-Jack. This may help get the car back, if you want it back.

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.

THE CLUB

Happy Grandparents Day!

Grandparents Day is Sunday, Sept. 9. Thank your grandparents, and tell them you love them!



"To our grandmother, Alejandra Alcaraz, thank you for continuing to be part of our lives every day!"

— From Arlene, Jeanette, Christine, Fina and Milo. Arlene Herrero is the Club's Product Manager.



Dylan, Ryan and Christian, as they celebrate the 92nd birthday of their great-grandmother, Alejandra Alcaraz. They are the nephews of Arlene Herrero, Club Products Manager.

HARBOR

Michael Goes for Gold!

Capt. Michael Barnes enjoys an LA invite to the Olympics.

While many Club Members were glued to their TVs for tape-delayed coverage of last month's summer Olympics, Capt. Michael Boyd, Club Member, cozied up with some local Brits to enjoy the festivities here in LA.

"Along with my long-suffering wife, Rebecca, we were lucky enough to be invited to attend the Olympic opening ceremonies celebrations at the residence of the British Consulate, Dame Barbara Hay, here in Los Angeles.

"I even got to hold the Olympic torch, so you can say I was a torch bearer! (One had been flown in later for public display.)"

Nice going, Capt. Michael!



Holding the Olympic torch.



With British Consulate Dame Barbara Hay.



Celebrating at the British Consulate in Los Angeles.