

REST INSURED



United Agencies Inc.
INSURANCE

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The Club's Auto and Home Insurance Partner

Time to Check Up On Your Insurance

Wouldn't it be great to get a check-up without having metal instruments stuck in your mouth?

Every few years you should talk to your insurance agent about an insurance checkup.

Your life changes every day. The value of your home, the kind of car that you drive, how old your children are, who lives in your house with you... it all changes. It's important to review your insurance coverage every few years to make sure that you are properly covering what's going on in your life.

Nothing is more unfortunate than finding out after a loss that you weren't covered for a particular exposure. Too often, because of automatic renewals, many people don't think that they need to talk with their insurance agent about changes that have occurred since the policy renewed last year.

To ensure that your insurance protection stays current with your circumstances and needs, it's a good idea to sit down with your agent every three to five years and do a complete insurance review.

A comprehensive insurance review only takes 15 to 20 minutes and will often uncover several areas that you have never thought about that might be huge potential losses for you. It's not simply a tool for the agent to get you to pay more premium! Many of these changes are at no cost, and several are a very minimal charge. The goal is to make sure that you are properly covered, and that you don't have an uncovered claim arise in the future.

Some of the kinds of questions asked include:

Auto Insurance:

- Have you ever considered increasing your deductibles to lower your premium?
- Are all licensed drivers living in your house listed on your policy?
- Have you installed any audio/video equipment in your car since purchasing it?
- Do you own any classic or antique cars that you are not insuring?

- Do you have any teenage children who will be getting licensed within the next year?

Home Insurance:

- Have you installed a burglar or smoke alarm in your house since you first insured it?
- Do you own any boats, motorbikes, ATVs, golf carts, or dune buggies?
- Have you purchased any expensive jewelry, artwork, antiques, high-end cameras, silverware or collectibles whose cost exceeds \$2,500?
- Do you have any guns that you store in the house or at another location?
- When was the last time that you got a quote for earthquake or flood insurance?
- Have you done any remodeling or added any additions to your house in the recent past?
- Do you operate a business from your home, or keep business equipment at home?
- Do you do any daycare or babysitting services at your home?
- Do you rent any part of your home to other people on a permanent basis?
- Do you own a vacation home, beach house, or any type of second home?
- Do you have any domestic employees who work for you more than two hours a week?
- Have you added a swimming pool since you last reviewed your insurance?
- Have you acquired a dog since you purchased your insurance?
- Would you be interested in protecting your assets by purchasing an umbrella liability policy that extends your liability limits to \$1 million or higher?

If you have answered yes to any one of these questions, then it really is in your best interest to talk to an agent today and review your coverages.

Don't let the dread of change slow you down from taking an action that will protect you and your family in the years to come.

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

Earth Day On the Coast

Cabrillo Aquarium hosts annual Earth Day Fair.



Club Members are invited to join the 43rd Annual Earth Day Celebration of our Ocean Planet at Cabrillo Marine Aquarium, Sat., April 20, with a day of free programs including a beach cleanup, demonstrations, information and activities. Participation options include joining the beach cleanup, grunion egg hatching, guided walks to the salt marsh and more.

Participants can help be a part of the solution by joining in a beach cleanup from 8 to 10 a.m., with supplies and refreshments provided. There will be exhibitor booths and presentations throughout the day and see what people are doing to help care for the earth. Musicians will share about the ocean through songs. Participants can learn about the coastal environment and take part in salt marsh open house, habitat walks, coastal bird walks and bird lectures from experts in the field.

Throughout the day the Aquarium will be open with opportunities to examine Southern California marine life, visit the touch tank, search the Virginia Reid Moore Marine

Research Library for more information about local sea life, observe the newest arrivals in the Aquatic Nursery and investigate the interactive Exploration Center.

The Aquarium is at 3720 Stephen M. White Dr. in San Pedro and is a Rec and Parks facility with support from Friends of Cabrillo Marine Aquarium. Limited car parking at Cabrillo Beach is \$1 per hour. Information: (310) 548-7562 or www.cabrillomarinaquarium.org



... and at the Zoo, Too

ZOO

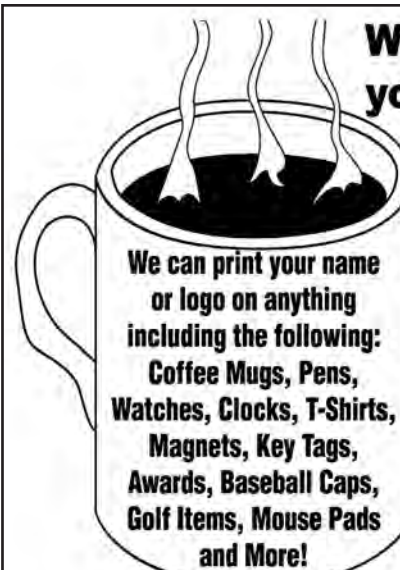
The Zoo celebrates Earth Day.

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. Activities require a paid admission.

The event takes place from 10 a.m. to 4 p.m. Saturday and Sunday, April 20 and 21.

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

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



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