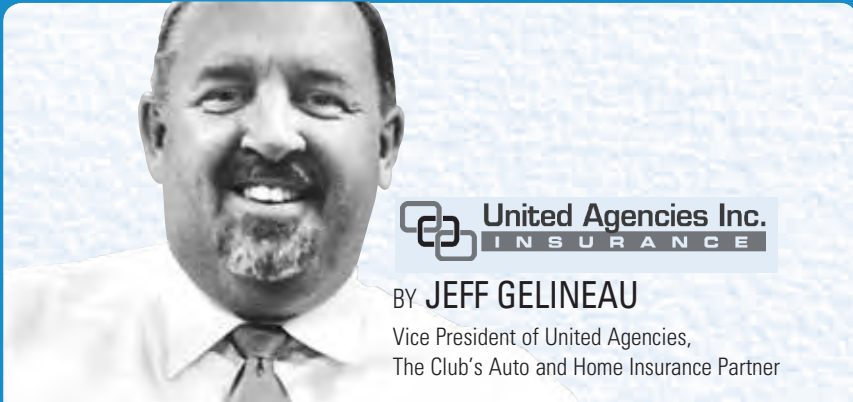


# REST INSURED



**United Agencies Inc.**  
INSURANCE

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

## Should You Buy Rental Car Company Insurance?

Summer is a great time for vacations. The kids are out of school, the weather is great, and it's time to hit the road! But, no sooner do you get off the plane, and you have to make an important decision: Should I buy the insurance from the rental car company, or does my policy cover me?

The Insurance Information Institute agrees that properly insuring a rental car can be confusing, frustrating and downright daunting. Unfortunately, many consumers do not even think about car rental insurance until they get to the counter, which can result in costly mistakes – either wasting money by purchasing unnecessary coverage or having dangerous gaps in coverage.

Before renting a car, the institute suggests that you make two phone calls – one to your insurance agent or company representative and another to the credit card company you will use to pay for the rental car.

*When calling your insurance agent:*

Find out how much coverage you have on your own car. In most cases, whatever coverage and deductibles you have on your own car would apply when you rent a car, providing you are using the car for recreation and not for business.

If you have dropped either comprehensive or collision on your own car as a way to reduce costs, you will not be covered if your rental car is stolen or damaged in an accident.

Check to see whether your insurance company pays for administrative fees, loss of use or towing charges. Some companies may provide an insurance rider to cover some of these costs, which would make it less expensive than purchasing coverage through the rental car company. Keep in mind, however, that in most states diminished value is not covered by insurers.

*When calling your credit card company:*

Insurance benefits offered by credit card companies differ by both the company and/or the bank that issues the card, as well as by the level of credit card used. For instance, a platinum card may offer more insurance coverage than a gold card.

Credit cards usually cover only damage to or loss of the rented vehicle, not for other cars, personal belongings or

the property of others. There may be no personal liability coverage for bodily injury or death claims. Some credit card companies will provide coverage for towing, but many may not provide for diminished value or administrative fees. Some credit card companies have changed their policies, too, so you may not have as much coverage as you thought.

To know exactly what type of insurance you have, call the toll-free number on the back of the card you will be using to rent the car. If you are depending on a credit card for insurance protection, ask the credit card company or bank to send you their coverage information in writing. In most cases, credit card benefits are secondary to either your personal insurance protection or the insurance offered by the rental car company.

If you have more than one credit card, consider calling each one to see which offers the best insurance protection.

*Other things to consider:*

States have minimum age requirements for renting a car, and most major rental car companies refuse to rent a car to someone who is under 21 and in some cases under 25. In addition, some rental car companies now investigate your driving record and/or credit history, so check with the rental car company before picking up the car.

If you are planning to rent a car outside of the United States, contact both your insurance agent and travel agent to find out what you need to do to be properly insured. Those driving a rental car from the United States into Mexico may find it progressively more difficult to rent a car, as U.S. rental car companies are increasingly concerned about the rising crime rates in that country. The minimum required insurance coverage to drive in Mexico is civil liability insurance, which covers you in case you cause injury or damage. Your American liability insurance is not valid in Mexico for bodily injury, though some American insurance policies will cover you for physical damage; check with your agent or insurance company representative. You can also buy Mexican car insurance in several American border towns; there are generally several storefronts selling Mexican car insurance near the border.

**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](http://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](mailto:jgelineau@unitedagencies.com), and I will try to answer your question in one of our monthly columns.

AIRPORTS

# An Award For Janette

**Airport Police Officer Janette Utsey awarded for community service.**

*Story and photo courtesy Airport Police*

Selfless dedication, commitment to serving, and empowering members of the community are just a few of the reasons Airport Police Officer Janette Marie Utsey has been selected as the recipient of the 2013 Homer L. Garrott Community Service Award.

Presented by the Southern California Chapter of National Organization of Black Law Enforcement Executives ("NOBLE"), the award recognizes and honors dedicated professionals who are committed to the community they serve.

Utsey entered the Airport Police Dept. with a wealth of expertise and a focus on community service and public works. Her career path included serving as a Detention Officer for the LAPD; Logistics with Transportation Security Administration; and time spent with the Los Angeles Unified School Board.

Officer Utsey completed the LAPD Basic Police Academy as part of the class of November 2008. During academy training, Utsey's desire to succeed as a team player, combined with her passion for inspiring and motivating fellow recruits, earned her the Tina Kerbrat Award for being recognized as the most inspirational recruit.

Utsey earned a Bachelor's degree from the International School of Ministry Vision University. During off-duty hours, Officer Utsey volunteers her time at the Santa Ana and Theo Lacy Jails, where she mentors, encourages and inspires prison inmates hoping for a better future. Officer Utsey also works with young people at the Las Padrinos and Slymar Juvenile Detention Centers, encouraging, counseling and giving them hope for a brighter future.



Airport Police Officer Janette Utsey.

Officer Utsey believes in giving back to the community by volunteering at hospitals and convalescent homes, talking and reading to the patients; donating to various causes and programs within the community, including clothes, food, books, toys, furniture, funds, and supplies; street ministering in Hollywood to offer encouragement and needed community referrals; and participation in missions. On a mission to Tecate, Mexico, Utsey collaborated with various local programs to address the immediate and long-term needs of the community.

The Airport Police Division is honored to have such an exemplary employee like Police Officer Janette Utsey. Congratulations on her well-deserved award.

# Hyperion

Let's do it again at (Wilson)

## Griffith Park Golf Club

4730 Crystal Springs Dr.  
Los Angeles, CA 90027

**Friday June 7, 2013**  
\$95.00 per player  
**Best Ball Scramble Format**

*includes:*  
Golf w/Cart  
Longest Drive Contest  
Closest to Pin Contest  
Raffle and lot's of prizes!  
Barbecue lunch after tournament

**Contact Us for Any Questions !!**  
Gus Luque (626) 347-7360  
[gustavoluque93@yahoo.com](mailto:gustavoluque93@yahoo.com)  
Ralph Madrid (323) 772-4880  
[ralphmadrid@yahoo.com](mailto:ralphmadrid@yahoo.com)

First Tee Time at 8:00am

The sooner the green fees are paid the earlier your TEE Time!  
Must be paid by **Wed. May 29, 2013** and min. 28 players!



