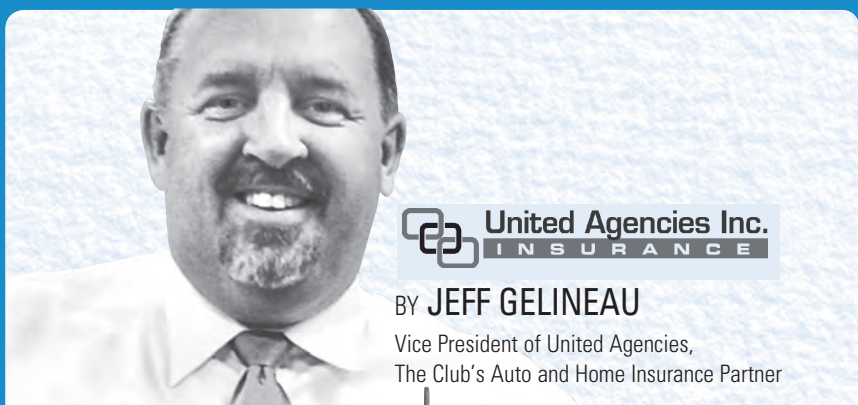
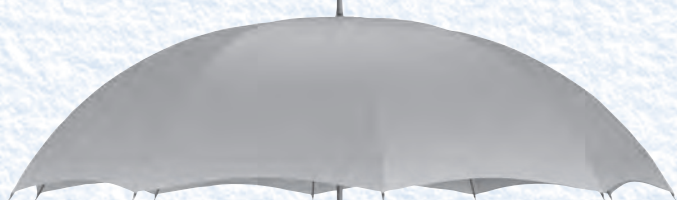


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United Agencies Inc.
INSURANCE

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



Should I Buy An Umbrella?

We often have people ask us if they should buy an umbrella liability policy. The question often comes across as, "I'm not a millionaire; do I really need a million dollars' worth of coverage?"

A few decades ago, a multimillion-dollar insurance claim was unheard of. Today, it's not that uncommon for the lawsuit from an "everyday" accident to be in the seven digits.

If you are ever sued, your standard homeowners or car policy will provide you with *some* liability coverage, paying for judgments against you and your attorney's fees, up to the limit set in the policy. However, in our litigious society, you may want to have an extra layer of liability protection. That's what a personal umbrella liability policy provides.

An umbrella policy kicks in when you reach the limit on the underlying liability coverage in a homeowners, renters, condo or car policy. It will also cover you for things such as libel and slander.

For instance, if you have \$300,000

coverage under your homeowners policy and you have a claim settlement for \$1,500,000, the personal umbrella policy would pick up the additional amount. Personal umbrella liability policies add coverage to the liability on your home and car for a single premium.

And you don't have to be a millionaire to afford one! For about \$150 to \$300 per year, you can buy a \$1 million personal umbrella liability policy. The next million will cost about \$75 additional, and every million after that is only about \$50 additional.

Because the personal umbrella policy goes into effect after the underlying coverage is exhausted, there are certain limits that usually must be met to purchase this coverage. Most insurance companies will want you to have about \$250,000 of liability insurance on your car policy and \$300,000 of liability insurance on your homeowners policy before selling you an umbrella liability policy for \$1 million of additional coverage.

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.



Celebrity host James Gandolfini of *The Sopranos*, who passed away not long after this event.



Alan Atkins, Executive Director, LA Police Memorial Foundation, presents host James Gandolfini with a plaque.



Daniel Wang, Club Member, playing on behalf of the Club.

LAPD

Charity Is In the Cards

Police Dept. hosts high-profile poker tournament for charity.

Story by Arlene Herrero, Club Products Manager; Photos by Sammy Lam, Club Director of Marketing

TV, film, music and sports superstars came together in a poker tournament to support the men and women of the LAPD to help raise funds for the Los Angeles Police Memorial Foundation at the historic Saban Theatre in Beverly Hills.

The event took place April 27 and was hosted by actor James Gandolfini, in one of his last prominent celebrity appearances before his untimely death June 19.

Auction items included unique and priceless items, such as a Michael Jordan and Kobe Bryant autographed collage and an item from Muhammad Ali. A live auction was also held, including packages such as an LAPD helicopter ride-along and an Aqua Expeditions cruise down the Amazon River. The evening was kicked off with Alan Atkins, Executive Director for the Los Angeles Police Memorial Foundation presenting a plaque to James Gandolfini for his service to the cause.

Proceeds from this event benefit officers and their immediate family members who have experienced unforeseen catastrophic circumstances including death, illness and injury. More than \$14.5 million has been raised by the Police Memorial Foundation, a cornerstone of the LAPD's employee wellness program.

The evening began with the Al Atkins, Executive Director of the Foundation presenting a plaque to James Gandolfini for his service to the cause. Gandolfini took the microphone and while looking at the plaque responded that he did not expect this. He recently moved to the area and thought "what's a better way to give back to the community than to support his local law enforcement, the LAPD," he said.

The poker tournament was a diverse mix of celebrities from all genres, including Michael Cudlitz and C. Thomas Howell (*Southland*), Joe Manganiello (*True Blood*), Vanessa Marcil, Rob Riggle, Neal McDonough, Rocky Carroll (*NCIS*), Eric Christian Olsen (*NCIS LA*), Karina Smirnoff (*Dancing With the Stars*), Brian Baumgartner (*The Office*), Jeremy Sisto (*Suburgatory*), Adam Rodriguez and Omar Benson Miller (*CSI Miami*), Katherine LaNasa (*Deception*), Grant Show (the original *Melrose Place*), Shaun Sipos (the new *Melrose Place*), Roger Cross (*Continuum*), Neal Flynn (*The Middle*), Michael Trucco (*Revenge*), Paul Johansson (*One Tree Hill*), Tony Denison (*Major Crimes*), Sarah Brown (*Days of Our Lives*), Kate Linder (*The Young and the Restless*), Aaron Hil (*Greek*), Marlon Wayans, Billy Burke (*Twilight*), Rory Cochran (*Argo*), Carl Weathers (*Rocky*), Quinton Aaron (*The Blind Side*), Ken Davitian (*Borat*), AJ Mclean (*Backstreet Boys*), Adrian Young (*No Doubt*), Bryce Sodeberg (*Lifehouse*), Blake Lewis (*American Idol*), UFC Fighter Tito Ortiz, Detroit Piston Corey Maggette, former NFL player and Olympic Gold Medalist Willie Gault, Jack Osbourne, Shanna Moakler, Alexis Bellino and Jim Bellino (*Real Housewives of the OC*), Golnesa "GG" Gharachedaghi (*Shahs of Sunset*), Omarosa (*Celebrity Apprentice All-Stars*), Jennifer Tilly, Jamie Gold, Maria Ho, Jason Somerville, Tiffany Michelle and more.

The Club thanks Alice Sturdy, Executive Assistant of the LAPD Memorial Foundation and Alan Atkins, Executive Director of the LAPD Memorial Foundation, for their assistance.



Omarosa from *Celebrity Apprentice All-Stars*.

AJ Mclean from *The Backstreet Boys*.



Actress Jennifer Tilly.



Actor Michael Cudlitz.



Actor Grant Show.



Golnesa "GG" Gharachedaghi from *The Shahs of Sunset*.



Actress/model Shanna Moakler.



NCIS LA actor Eric Christian Olsen.



UFC fighter Tito Ortiz.



No Doubt drummer Adrian Young.



Former Home Improvement star Richard Kam.



Actor Ken Davitian, *Borat*.



Actor Neal McDonough with his wife, Ruvé Robertson.



James Gandolfini hosted the event in one of his last public appearances before his untimely death.



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