

The Club

# Meet the New Counselors

Isabel and Dalila are ready to provide legendary Club service for Members.

Club Members, welcome new counselors Isabel Marquez and Dalila Vielma. They're here to serve your Club needs, including managing your Club Membership, helping you with your Club Store orders and insurance needs, reporting your stories in *Alive!*, and more.



### Isabel Marquez

No doubt Isabel will already be familiar to many Club Members. Isabel comes to the Club from the LAPD, where she worked to support the Police Chief, Captains and other command staff.

For the LAPD, she performed numerous duties, including managing appointments, meetings and calendars; evaluated programs and make recommendations about how to make the LAPD more efficient with regard to reports and logs; managed databases; helped update security procedures as mandated by the City and Homeland Security; helped orient all newly elected officials and their staffs; and many other tasks.

Isabel Marquez.

She was also the Emergency Response Coordinator for the Division.

To the Club, Isabel brings a great knowledge of City employment and benefits, a strong knowledge of all the Club's membership benefits, and an energetic approach to customer service.

Isabel's City department assignments – which City departments she will serve – will be set later in January. *Welcome, Isabel!*



### Dalila Vielma

Dalila brings a strong customer service expertise to her new role as Counselor, which is a perfect complement to the Club's famous Member service approach.

Previously she was involved in healthcare, coordinating customer service requests and analyzing and solving a wide range of customer issues.

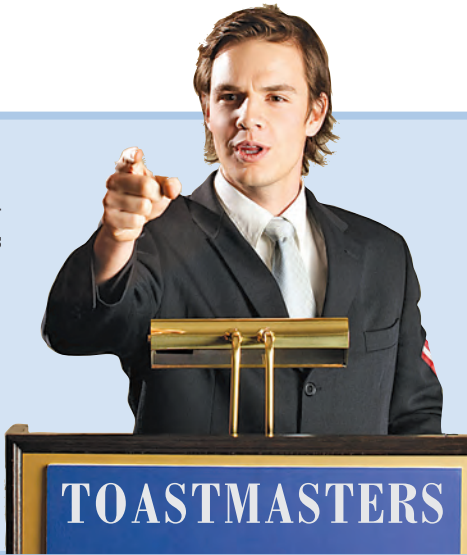
She was also involved in customer service in retail operations.

To the Club, Dalila brings a great knowledge of how to treat customers well (very important to the Club), a strong knowledge of the Club's membership benefits, and an open and hard-working approach to serving her customers.

Dalila Vielma.

Dalila's City department assignments – which City departments she will serve – will be set later in January. *Welcome, Dalila!*

# JOIN A Toastmasters Group



**Club Members:** Gain confidence in your public speaking and leadership skills; three City Toastmasters groups invite you to join!

Joining the Toastmasters is inexpensive, educational and fun. Toastmasters International is a nonprofit, worldwide organization that helps its members develop their public speaking and leadership skills.

#### FIRE AND POLICE PENSIONS:

The City of Angels Toastmasters Club 251

Tuesdays  
11:30 a.m. to  
12:30 p.m.

City Hall South Room 103  
111 E First St. downtown

Guests welcome!

#### QUESTIONS:

Barbara Nobregas  
(213) 928-9771 or  
(213) 847-4707

#### PUBLIC WORKS:

The Public Works Pioneers Toastmasters Club

Wednesdays  
12:05 p.m.

1149 S. Broadway  
6th Floor Conference,  
Room 6004

Guests welcome!

#### QUESTIONS:

Ivan Gerson  
(213) 485-1169  
or  
Dominic Buenaventura  
(213) 847-0593

#### DWP:

The Water and Power Toastmasters Club

Wednesdays  
noon to 1 p.m.

111 N. Hope St.,  
Room 1171  
(last Wednesdays  
in room 1471)

Guests welcome!

#### QUESTIONS:

Eric Yoshida  
(213) 367-3962



# Rest Insured

By **JEFF GELINEAU**

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

## Insuring Home Businesses

This is America. Great businesses have started in our garages. If you have a small home-based business, you have specific insurance concerns, and should be sure to talk to your insurance agent.

Whether you're doing medical billing, building birdhouses in your garage, running a day-care center, auctioning art on eBay or any one of the myriad of other types of businesses people run from their homes, you may not have adequate insurance.

Many people think their homeowners' policy is all they need. But a typical homeowners policy may not provide enough coverage. The usual limit is \$2,500 for your business equipment while at home and \$250 when it's off the premises.

Most homeowners' policies specifically exclude business liability. Even though your at-home business may involve only yourself working just part-time, you could still have liability risk. For example, someone may come to your home for a business purpose – such as delivering materials – and sustain an injury on your premises for which they believe you are responsible. Your homeowners policy would probably not cover the damages.

#### Adding More Coverage

There are three ways to provide more property and liability insurance for your in-home business. The right choice will depend on the nature of your business, its annual receipts and the amount of coverage you need.

They are:

- **Endorsement to Your Homeowners' Policy:** Your homeowners insurance company may offer an endorsement to your homeowners' policy that adds additional property coverage and some limited liability coverage. For less than \$20 a year, you may be able to double your standard policy limits for business equipment from \$2,500 to \$5,000. This option is usually limited to businesses that have less than a set amount of annual receipts, usually around \$5,000.

- **In-Home Business Insurance Policy:** Some insurance companies offer specific in-home business insurance policies with some of the same features as larger commercial policies but with lower policy limits and at a lower premium. With this coverage, generally at a price of less than \$300 a year, you can insure your business property for \$10,000. The policy includes general liability coverage with the limit you choose, between \$300,000 and \$1 million.



Should you have to shut down your business because of damage to your house, the in-home policy will cover the income the business loses and ongoing expenses, such as payroll, for up to one year. The policy also provides limited coverage for loss of valuable documents, accounts receivable, offsite business property and use of equipment.

- **Business Owners Policy:** Most insurance companies offer small business owners policies combining a wide variety of coverages in a single policy. You may want to talk to your insurance agent about whether the broader property and liability coverages you would get with a business owners policy are recommended for your business.

#### Business Vehicle Insurance

Your personal car insurance probably provides coverage for some business use of your vehicle. A personal auto policy is unlikely to provide coverage, however, if the vehicle in question is used primarily in business. It will not provide coverage for any vehicle owned by a business.

Should you be driving your auto for a business purpose and get into an accident for which you are liable, an injured person could sue you personally. Will your personal auto policy have enough coverage to pay all the damages? If not, a lawsuit may be filed against your business. You may want to discuss whether you need a business auto policy with your insurance agent.

#### Workers Compensation Insurance

If you pay any employees, whether as independent contractors or through payroll, you should look into getting workers comp insurance as well. Not only is this the proper thing to do for your employees, but it's also the law.

## Be safe and have fun!

#### About United Agencies

United Agencies is the Club's Partner in helping members with their home and car insurance, and related products. Feel free to call us with any questions about rental cars, auto insurance, or any other topic. We specialize in creating personal relationships with our customers, and serving their needs in a prompt, efficient and friendly manner.

Call our office today at (888) 801-5522.

Check out the City Employees Club page on the United Agencies Website: [www.ua-insurance.com/city-club](http://www.ua-insurance.com/city-club)

#### 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 [jeffg@ua-insurance.com](mailto:jeffg@ua-insurance.com), and I will try to answer your question in one of our monthly columns.