

Harbor

Story and photos courtesy Joy Rendon, City Attorney's Office (San Pedro)

A Doggone Miracle

Six puppies found on a Harbor worksite were adopted by Harbor employees.

Last month's "Me and My Pet" photo feature in *Alive!* prompted Harbor employees to share a recent story.

The story began back in November 2012 at a Harbor worksite in San Pedro. A contractor noticed a dog running around the worksite and storage area. A few contractors and a few Harbor employees made several attempts to catch the dog, but she was very skittish. Finally, they were able to catch her, and one of the contractors said the dog looked as though she may have just had puppies. They put a leash on her and took her back to the area where she was normally spotted. She led her rescuers directly to a construction trailer, where underneath lay six tiny, malnourished puppies, all bundled together waiting for their mama.

One of our dedicated Harbor employees, Jill Shimamoto, Construction Division, took all the pups including their mama to her own dog's veterinarian, where the dogs were all examined and with the exception of being a little malnourished (especially the runt puppy), they all seemed to be in good health. It was confirmed that the mama dog was looking for food for her pups and, according to the veterinarian, she kept her pups alive for two and half weeks. It was a miracle that they survived as long as they did and truly a miracle that they were found.

The mama dog and all six puppies were adopted by Harbor employees. They are:

- Bri (the mama dog) was adopted by David Bickel, Construction Division
- Cabri was adopted by Amber Klesges, Board of Harbor Commissioners Office
- Russell was adopted by Mary Ramos, Port Police
- USO-Norman was adopted by Joy Rendon, City Attorney's Office
- Daisy was adopted by Shirin Sadrpour, Environmental Management Division
- Midnight and Pudge were adopted by one of the contractors who helped in the rescue of these loving puppies.

Mama Bri and her pups now have loving homes and are lovingly spoiled, but more importantly, they are all healthy and happy, and the rest is history.



The first-year anniversary party for the pups, from left: Russell, held by Mary Ramos' son, Quintin; USO-Norman, held by Joy Rendon's husband, Frank; Daisy, held by Shirin Sadrpour; Cabri, held by Amber Klesges' husband, Doni; and (kneeling) Mama Bri, held by David Bickel.

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

If Your Claim Is Small

Accidents happen. It's always a bummer, but sometimes it's not that major of a problem. How do you know whether or not you should bother submitting an insurance claim?

First, let's talk about auto insurance claims. These claims are a little tricky, so it's important that you follow prudent advice.

The insurance company has the right to adjust your claim to the best of their ability. If you get involved in the claim and make things worse, the insurance company has a right to deny all coverage instead of helping you out. This is frequently the problem with people who try to handle their own claims.

Say you are in a parking lot and back into someone who is also backing out of their spot. The only damage is a broken tail light on the other car, so you say, "Oops, my fault," and offer to replace the taillight. A few days later they call you, and you write a check for \$125, thinking the matter is resolved. Then you get a notice in the mail six weeks later from an attorney saying that the person suffered "trauma to the neck and upper torso upon impact with your vehicle," and they are suing you for \$15,000. If you turn the claim over to the insurance company at that point, they might claim that you broke the terms of your policy by not reporting the claim "in a timely manner" after the incident, and deny coverage.

A simple rule to follow is: If there is anyone on, in or near the car, or the police are called for any reason, then *turn in the claim!*

But, if there is not even the slightest possibility of someone submitting a "bodily injury" claim, then you may want to consider paying the claim yourself.

Comprehensive coverage covers losses arising from, among other things, fire, theft, vandalism and impact from flying objects. These claims generally do not affect your premiums. A major consideration in deciding whether to report these losses is your deductible. If the cost of these losses is below your deductible, then you would have to pay the entire cost of the loss anyway. Frequent comprehensive claims may also result in your insurance company raising your deductible or deleting this coverage upon your policy's renewal.

Collision coverage covers losses as a result of a collision with anything attached to the earth's surface. These claims most likely affect your premiums, depending on the degree of fault attributed to you. Again, if you are involved in an accident with another vehicle, then turn in the claim, no matter how small or minor it might appear. But if you simply scratch your own car on your own garage door on the way to work, you might want to consider repairing it yourself.

The other area for us to consider is homeowner's claims.

Keep in mind that you bought insurance to help you pay for damage to your property. Not everything is covered, but since you bought the coverage you should not hesitate to use it when you need it. Insurance companies are heavily regulated by the state they operate in, and just like any business, they prefer happy customers over angry ones. Keep this in mind when deciding whether or not to submit an insurance claim.

Not surprisingly, insurance companies are allergic to claims. With increasing frequency, they are adding surcharges on premiums at renewal (or some may even drop your policy altogether) for a single claim in the past year.

Homeowners insurance companies have been struggling financially over the past few years, so they've been trying to get back on track by boosting premiums and dropping customers that cost them a lot of money. As a result, many homeowners insurance companies won't renew your coverage if you submit just two small claims within a few years.

Because of this situation, it's best to avoid filing a small claim. A good rule of thumb is: Don't submit any homeowner's claim worth \$1,000 or less, or if your deductible is higher than \$500, then use 1.5 times your deductible as the rule. This may seem crazy since you buy homeowners to pay out if you have a loss. But if you end up getting dropped, the extra charge for your new policy could end up costing you much more than the payout you received from the claim.

Another thing to consider is the "second claim." Most carriers will not cancel you for having one claim, but many will consider doing so if you have two claims in a three-year period. Let's say someone steals some bikes from your garage, and the total loss is \$800. You have a \$500 deductible but decide to submit a claim for the remaining \$300. Then you have a major claim... say, \$20,000. You can't even consider paying this one yourself, so you have to submit it to the insurance company. Now, you've had two claims, and one is quite large, so you probably will be shopping for new insurance soon (at a much higher cost.) If you had known, you wouldn't have bothered with the \$300 claim, and the \$20,000 claim would be your only claim.

To get some benefit from taking on so much of the risk yourself, raise your deductible to at least \$1,000. Some folks with decent emergency funds are even increasing their deductibles to \$2,500. Raising your deductible from \$250 to \$2,500 could cut your premium by up to 30 percent! This also helps to eliminate the temptation to submit a small claim that could get you dropped. Also drop add-on coverage that encourages you to make small claims, such as riders for jewelry worth \$1,000 or less.

If you have one claim in 10 years that costs the insurance company \$10,000, you will probably remain in good standing with them as long as you pay your premiums. However, if you submit a \$1,000 claim every year for three or four years you may find a cancellation notice in your mail before long.

So it often makes sense *not* to submit claims that exceed your deductible by just a few hundred dollars. Paying for the loss yourself might cost you less than the premium increase you'll probably face later.

Be safe and have fun!

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