

Transportation

Story and photos by Isabel Marquez, Club Counselor



Summer Picnic

Crossing Guards enjoy annual picnic.



From left: Doris Weston, Chief Shop Steward, 28 years of City service, Club Member; and Alice Thomas-Leslie, Crossing Guard, Hollywood Central, 13 years, Club Member.



The Crossing Guard picnic committee.



Face painting is always a picnic favorite.

Hannah Estrada, daughter, Theresa Estrada, Crossing Guard, 7 years of City service, with her daughter, Hannah, and son, Max.



From left: Doris Weston, Chief Shop Steward, 28 years of City service, Club Member; Straighter Bonita, Union Rep Steward, 14 years; Savannah Robinson, Lead Crossing Guard, 8 years; and Carlos Rubio, Business Representative, 9 years.



Adrian Young, Crossing Guard, 13 years of City service, signs in the guests.



From left: Olga Varela, guest, and Evelyn Alcala, guest, with Felicitas Barajas, Crossing Guard, 18 years of City service, Club Member.



A clown and Balloonman entertain the kids.

Curtis and Bobbie Davis, Crossing Guard, 17 years of City service, Club Member.

On May 30, Transportation's Crossing Guards held their annual picnic at Griffith Park's Shane's Inspiration. They enjoyed a day of food, raffles and fellowship. Children were able to enjoy face painting as well as other games.

The staff gave this year's picnic with a breast cancer awareness theme in honor of two Crossing Guards – Alice Thomas-Leslie and Martha Nungaray, who are both breast cancer survivors. The Department appreciates their hard work as they are actively at work while undergoing treatment. The Club sends our best wishes to them both.

Transportation also thanked Arturo Bonilla and his family for being actively involved in the picnic for four consecutive years.

Many thanks go to the Crossing Guard's picnic committee and Dorris Weston for all their hard work to make this picnic a success, and special thanks go to Saira Gonzalez for drawing all the banners used in the event, including the City Employees Club logo. We thank Dorris Weston for inviting us to be part of this event, too.



Arturo Bonilla, Crossing Guard, 11 years of City service, Club Member, and his family.



Selling popcorn and cotton candy were, from left: Maria Guzman, Crossing Guard, 15 years of City service; Alice Thomas-Leslie, Crossing Guard, 13 years; and Fe Tillotson, Crossing Guard, 11 years.



Dorris Weston with her family.



Rosario Moroyqui, Crossing Guard, with her husband, Nacho Rodriguez and their family.



Crossing Guards enjoy their picnic.

Rest Insured

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

Covering a Large Judgment

What happens if you have a big claim against you?

Sometimes it happens. You can get involved in a large claim, where the lawsuit can easily reach hundreds of thousands of dollars.

An umbrella liability policy, or excess liability policy, is the best way to protect yourself against a potential large claim. And dollar for dollar, it could be the cheapest insurance ever! You can get millions of dollars of coverage for a few hundred dollars.

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 a 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 including libel and slander.

For about \$150 to \$300 per year, you can buy a \$1 million personal umbrella liability policy. The next million will cost about \$75, and \$50 for every million dollars after that.

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 insurers 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.

The umbrella liability policy gets its name from the concept that this policy comes down on top of your other policies, and "covers" them (and subsequently, you!). Umbrella insurance is "over-and-above" coverage. An umbrella policy doesn't replace your homeowners or car insurance, but it extends them to cover liability claims in excess of the amount your "underlying" policies cover.

No one plans on having a bad accident, and we certainly hope you don't,

but in today's society, the amount that you could be sued for can easily run into the millions.

If you own a pool, a trampoline or a dog, experts say you absolutely need umbrella insurance. If you own an edgy cat, collect guns, have a child who plays football, or tend to bump into things in the supermarket parking lot, you need umbrella insurance also.

Another benefit of an umbrella liability policy is that a good policy can actually provide you coverage for things that you don't have coverage for elsewhere. If you ever rent a Jet Ski or boat while on vacation, or borrow your neighbor's scooter for a spin around the neighborhood, then you will benefit from knowing that often your umbrella policy can provide coverage for these exposures also.

When an individual decides to sue you after slipping on your sidewalk, being bitten by your shepherd, getting in the way of your ninth hole tee shot, or being sideswiped by your Suburban, their attorney will look for "deep pockets." Your assets, your earnings and even your future earnings potential will be closely scrutinized.

If you own a home in Southern California, a sailboat, a chunk of Google stock, or just hold a degree, you are well worth going after. The attorney will try to get the lion's share of the settlement from other players, perhaps the crew who put down the sidewalk or the golf course's architect, but he still will try to shake a few bucks loose from you. And while these dollars might not mean much in terms of the overall settlement, to you they could mean the loss of your home, your savings and part of a paycheck for years to come.

Umbrella liability policies generally are written in increments of \$1 million, and are surprisingly affordable. Some policies cover legal expenses, and some do not. Ask, and be sure to cover legal expenses if you can, as they can be exorbitant. Every policy has exclusions; read them carefully because they can put large holes in your safety net. If damage caused by certain breeds of dog is not covered, for instance, and you own that dog, then that policy is not for you.

Be safe and have fun!

About United Agencies

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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

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.

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