

Zoo

Photo by Tad Motoyama, LA Zoo

# Meet the Peccary Triplets

Zoo announces birth of rare South American piglets.



The three Chacoan peccary piglets.

On June 3, the Zoo celebrated the birth of three critically endangered Chacoan peccary babies. These medium-sized animals, found primarily in Paraguay and Bolivia, are very social and have a strong resemblance to pigs. The triplets are the first litter for both the mother and father, and can now be seen on exhibit daily during Zoo hours. The sex of the babies is currently unknown.

This critically endangered species was thought to be extinct and was only known by fossil records up until 1972 when they were discovered in the Chaco area of Paraguay. Although there are less than 3,500 of this unique species found in the wild, they can be viewed in 18 zoos outside of Paraguay,

including the Los Angeles Zoo since 2000.

The Zoo is working with the only conservation project in existence for this critically endangered species called the Chaco Center for the Conservation and Research (CCC), and hopes to help care for and breed this species, whose numbers are dwindling primarily due to habitat loss and hunting.

The Los Angeles Zoo and Botanical Gardens is in Griffith Park at the junction of the Ventura (134) and Golden State (5) freeways. Admission is \$18 for adults and \$13 for children ages 2 to 12. The Zoo is open from 10 a.m. to 5 p.m. daily. For information, call (323) 644-4200 or visit the L. A. Zoo Web site at [www.lazoo.org](http://www.lazoo.org).



Cabrillo's shark room.



A juvenile great white shark.

Coinciding with TV's week of sharks, Cabrillo Marine Aquarium presents its own Shark Week from noon to 5 p.m. Aug. 5 - 9. Shark Week features special shark crafts and activities each day.

**Daily Activities Schedule**

**Exploration Center**

Check out amazing shark specimens, including real sharkskin, shark teeth and shark egg cases. Plus, you can create your very own shark egg case!

**Aquatic Nursery**

Come see baby sharks and even talk to aquatic nursery researchers and learn how research helps you know more about these amazing creatures.

**Marine Research Library**

Visit the library to read up on all things shark with Cabrillo's special Shark Week book display. Check out the aquarium's shark videos playing throughout Shark Week; color one of the exciting shark sheets; and even test your knowledge with some Shark Week word puzzles!

**Susanne Lawrenz-Miller Exhibit Hall**

Are you up for a challenge? Stop by the information booth and pick up a shark fact

**Rec and Parks**

Photo by Gary Florin, Rec and Parks

# Shark Week!

**Cabrillo Marine Aquarium hosts fun week featuring the feared sea creatures.**

scavenger hunt sheet. You'll find special Shark Week facts all over the aquarium's exhibit hall and courtyard, hunt them down, answer all the questions and you'll get an exciting reward when you're done!

**Other Shark Week Activities**

- "Shark! A New Look," an informational slideshow about the sharks of Southern California.
  - 3 p.m. every day in the John M. Olguin Auditorium
- Shark feeding and talk with a CMA aquarist
  - 2 p.m. Wednesday, Friday and Sunday in the exhibit hall's shark room-
- Scientific shark dissection and shark specimen display by CMA Collections Dept.
  - 2 p.m. Thursday and Saturday in the aquarium's courtyard

For more information: [www.cabrilloomarineaquarium.org](http://www.cabrilloomarineaquarium.org)



Shark eggs.



## Rest Insured

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

## Insurance While Away at College



It's that time of year when some parents make that tearful drive to drop their child off for another year at college.

There are insurance implications of having a child away at school. Here are two major things to keep in mind.

**1. Auto Insurance**

First, let me make a pitch for your child *not* having a car while away at school. Often circumstances require that they have transportation with them, but if you can work it out where they stay on campus and use public transportation, you will greatly reduce your liability exposure. As you know, the greatest danger to young adults is auto accidents. Experimenting with high speeds, alcohol and general inattentiveness can cause serious accidents. Not having a car for their use is the best way to protect your children from harm and reduce your exposure.

If they do take a car with them, contact your agent so they can notify the insurance company of their new address. This often will actually save you money, as Southern California is one of the most expensive parts of the country; other areas can have significantly lower rates.

If your child owns the car him- or herself and is not insured under the family's insurance policy, but has his or her own auto insurance policy, then they really should rewrite the policy to reflect their new address. (Regardless of where your legal residence is, insurance companies want to base your policy on where you spend the majority of your time, so going away to school means you live somewhere else.)

*Note:* If your child shares a room or apartment with others, some policies exclude the roommates from coverage. Your child should never lend their car to anyone else without first checking to make sure that their policy extends coverage to their roommates.

If your child is not taking a car, can you delete your child from your auto insurance while they are away at school? Although you can do this, we highly recommend against it!

If your child is not covered by your auto insurance policy, then they do not have any coverage at all - even when they are driving another car! This is really

not wise and can result in some serious problems. Let's say they are at a party, and they are being good, and not drinking. Because they are responsible, other kids ask them to be the designated driver. They take the keys from someone and drive them all home, but if they get in an accident, and the owner of the car didn't pay their insurance, then they are uncovered. Or, if they come home for a visit and use one of the family's cars, they are not covered.

It really is best for us to simply rate your child as living more than 100 miles from home. This will reduce their premium slightly, and it means that they can stay covered for anything that might come up. If you do choose to remove them from coverage, be sure to let us know any time that they are coming home, so we can add them on while they are at home. (If their visit is less than 10 days, it costs only \$10 a day!)

**2. Homeowners Insurance**

If your child is normally a resident of your household and they are a full-time student, most homeowners policies extend 10 percent of your contents coverage limits for your home to an "additional location." This applies to a dorm room, an apartment, a rented room or even a hotel room. Your deductible applies while away, but it means that they do have coverage for all of their "stuff."

Remember that most homeowners policies have limitations on the computer coverage. Contact your agent to discuss raising your computer sub-limit.

Liability is always covered for your child wherever they are, so if they are covered by your homeowners policy, then they are protected by your liability (and even your umbrella liability, if you have one).

If your child is not a full-time student, or doesn't normally live in your house, it's easy to get them their own renter's policy. Renter's policies are very affordable (\$200 to \$300 a year), and provide substantial coverage.

Feel free to call our agency with questions about auto insurance, or if you would like to get a quote for your home policy through us.

**Be safe and have fun!**

**About United Agencies**

United Agencies is the Club's Partner is 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 [jgelineau@unitedagencies.com](mailto:jgelineau@unitedagencies.com) and I will try to answer your question in one of our monthly columns.