

# THE LINK

United Agencies Inc.  
INSURANCE



VOLUME 32  
WINTER '08

## HOW TO WEATHER THE CALIFORNIA RAINSTORMS

Rainstorms can be an inconvenience, especially when they damage your home or car. With winter rains looming on the horizon, now is the time to review your insurance policies to make certain your home and possessions are properly covered before a disaster strikes. Suffering the loss of a home or belongings is an extremely stressful experience so here is some basic information that will help you through this season.

### BE SAFE

In the event of severe storms, listen to the radio for news about what to do, where to go and places to avoid since additional flooding or flash flooding can occur after a storm.

When driving – do not go around a barricade or through a flooded roadway. Barricades have been placed for your protection. Roads may appear okay but they are closed because they have been damaged or are covered by water.



Delay unnecessary errands, but stay on firm ground if you must walk or drive in areas that have been

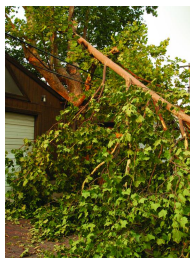
flooded - moving water only six inches deep can sweep you off your feet, and standing water may be electrically charged from underground or downed power lines.

If your car stalls in rapidly rising waters, get out immediately and climb to higher ground.

### SAFEGUARD YOUR HOME

Before the next storm, you may want to consider:

- Lowering the water level of your swimming pool 5-6 inches during rains to avoid flooding.
- Trees can be a problem. Remove or cut bad branches that are rotten or could fall on your house.
- Inspect your storm drains near your



house. If they appear clogged or congested report them to your city's public works department.

- Inspect your house for roof leaks and if found, act immediately. It will only get worse at the next storm.

### INVENTORY YOUR BELONGINGS

A complete household inventory list will provide a permanent record of your home's contents and value. Record serial numbers for electronic items and appliances.



If possible, photograph or videotape household possessions. Pictures are helpful when an item is difficult to describe on paper or if a purchase receipt

cannot be obtained. Label each photograph with information about the item. If a camcorder is used, provide commentary of each item and date-stamp on the video.

Store a copy of the inventory in a safe-deposit box, work office or relative's house. Include copies of any important documentation or receipts. Update this list semi-annually to ensure an accurate recording. Sample property inventory lists are available on the California Department of Insurance website.

### CONSIDER FLOOD INSURANCE

In California, most standard homeowners' insurance policies do not cover mudslides or landslides. If you don't have



## FINDS ON THE WEB

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## THOUGHT FOR THE DAY!



Television is called a medium because it is neither rare nor well done.

flood insurance, please give your agent a call. The cost of flood insurance is determined by several factors – the region's flood risk, the year your home was built, the type of structure you have (residential vs. commercial, single family vs. multiple family), etc. Your agent will explain what is covered and whether flood insurance is a worthwhile option for your home and/or your business.

### NUMBER ONE RULE

Don't hesitate to call your insurance agent for help. Whether it is a question on your policy or major damage to your home, auto or business, your United Agencies agent is here for you.





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## VALUE ADDED SERVICES

Did you know your United Agencies representative is available to assist you with more than just risk assessment and insurance protection? Our commercial business owners have been relying on our expertise in many areas such as contract review and reviewing leases and service agreement contracts prior to signing.

Don't make any major move in your business without consulting us first. Your United Agencies representatives are committed to providing you the resources you need to grow your business. Just give us a call.

**www.tsbic.com**

Have you visited our website recently? We've added a lot of new information that you may find helpful for the New Year. If you have teens in the house, please check out the SAFECO video about TEENSURANCE™. Business owners will find helpful links to the California Workers' Compensation Institute and the Department of Industrial Relations. You can access our archived newsletters and if you have questions about insurance coverage, please don't hesitate to give us a call.



## PERSONAL UMBRELLA INSURANCE

*The risk of being sued if you accidentally injure someone or damage their property increases every year. Your United Agencies representation can help you determine whether an extra layer of liability protection makes sense for you and your family.*

### WHAT IS PERSONAL UMBRELLA INSURANCE?

A personal umbrella or excess insurance policy provides coverage beyond the limits of your homeowner and/or automobile policy. It is an extra layer of protection. Coverage is provided in \$1,000,000 increments.

### WHO SHOULD PURCHASE PERSONAL UMBRELLA COVERAGE?

Historically only the wealthy with sizable asset have purchased this coverage. This is no longer true. As our society becomes more litigious, people of all income levels are choosing to extend their liability coverage. The greater your risk factors, the more protection you need.

Some high risk factors include:

- Owning a personal watercraft
- Having a young driver in the family
- Owning a swimming pool
- Owning a recreational vehicle
- Owning a small business
- Owning a dog

### HOW MUCH DOES IT COST?

Personal umbrella policies are relatively inexpensive. Depending on the risks, they can range from \$150 to \$300 per year for \$1,000,000 and each million after the first costs even less. Insurers have various requirements for the minimum amounts prior to placing a policy; so discuss this with your United Agencies representative to assure you have the best protection at the best price.

