

## Hungry? E-mail Us!

Answer this question and be entered to win dinner for two at a restaurant in your area. (Hint: answer is on our website at [www.marinains.com](http://www.marinains.com).) E-mail the answer, along with your name/ company name and mailing address, to [marinains@aol.com](mailto:marinains@aol.com) by **May 1st**. Winner will be notified by e-mail. Only e-mailed answers accepted.

### Q: Who is Rowan?

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## SPOTlight on Business

# Acme Scenery Company – A Little Piece of Hollywood

I recently had the pleasure of visiting one of our longtime clients, Acme Scenery Company, and meeting its witty and amiable owner, Josh Koral. And what a job he has – creating props and sets that look real, and magically transforming Styrofoam into concrete and epoxy into brick wall.

In 1989, Josh Koral established Acme Scenery Company, a full service, one-stop scene shop, residing in a 10,000 square foot warehouse just south of San Francisco in Brisbane, CA. Under its roof are state-of-the-art wood, metal and paint shops that offer the finest quality props and set design and construction to Bay Area productions - from movies, industrial videos, and TV commercials to retail displays, corporate events and museum exhibits. Josh works with award-winning designers, and also has a staff of carpenters, welders and painters who can create just about anything. They put together a set on Treasure Island for Emeril's cooking show, created backdrops for the '06 Crosby, Stills, Nash & Young Tour, and made a scaled-down version of the Great Wall of China on a Marin County hillside for a Subway commercial. They even achieved the impossible by making "Hell Freeze Over" for a Lexus commercial, painting loads of plastic to look like ice.

Right next door to Acme is the Prop Co-Op ([www.propcoop.com](http://www.propcoop.com)), a 15,000 square foot warehouse and the Bay Area's only LA-style prop house. It's crammed from floor to ceiling with thousands of objects compiled from old jobs and three prop shops, all available to rent. If you need it, they probably have it – mail boxes, guns, coffins, street signs, computer servers, knight's armor, fake flowers, and even staple removers. And Josh's collection is continuously growing – when clients don't come by to pick up props after a shoot or show, he adds them to the co-op's shelves.

Josh says the design process is the best part of his job because it "includes creativity, collaboration and problem solving." One of his favorite jobs was being the prop master on the beautifully crafted major motion picture, *The Joy Luck Club*. However, the problem solving part often takes center stage. "Sets with special effects are always challenging," says Josh. "We had to have a sculpted head implode on cue. It took many takes, but we finally got it." The already difficult Lexus "Hell Freezes Over" ad was made more challenging when the producer moved the production from San Francisco to Long Beach because they have much bigger studios. "We shipped two truckloads of mountains to LA. I thought to myself, 'Sending Hell to LA was like sending coals to Newcastle!'"

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# Rebuilding Your Home Underinsurance Could Be a Nasty Surprise!

Homeowners sometimes don't realize that insurance covers rebuilding cost, NOT the market value of their home.

Home improvement is a national pastime! Upgraded kitchens, baths, flooring and amenities like decks, pergolas and built-in BBQs cost Americans \$155 billion in 2005 and expenditures are growing at 12-15% a year. At the same time, the cost of materials like lumber and copper piping have gone up 7% every year since 2001, and contractor fees by an even more substantial degree.

As a result, homeowners who have not updated their insurance coverage may be seriously underinsured and unable to replace their homes in the event of a serious loss. Sad examples abound: the Southern California wildfire victims who found their coverage would only rebuild 40% of their structures; an updated San Francisco Edwardian which cost \$1.1 million to demolish and rebuild only had \$750,000 of insurance; a two unit condo building with major improvements and a rebuilding cost of \$2 million only had \$1 million of coverage!

Along with vastly increased construction costs, there are a number of subtle reasons for underinsurance:

- Homeowners sometimes don't realize that insurance covers rebuilding cost, NOT the market value of their home.
- The dwelling limit should be the actual, reasonable cost to rebuild. Insureds count on extended replacement clauses which are only intended for catastrophic conditions and not intended to make up for inadequate coverage.
- Consumers resist paying for adequate insurance, and agents and companies are reluctant to push the point.

## To protect your most valuable asset while not paying to overinsure, you can:

- 1) Check general square foot construction costs in your area (San Francisco Bay Area minimum is now \$300 per square foot and can go as high as \$500 and more for high value homes).
- 2) Add the value of your personal improvements (baths, kitchens, etc.) to the general cost.
- 3) Check with local contractors or get an independent appraisal ([www.castleis.com](http://www.castleis.com) is one such firm and charges \$250).
- 4) Confer with your insurance agents to arrive at a reasonable rebuilding estimate, select a carrier who provides liberal extended provisions and take a high enough deductible to make the best use of premium dollars.

With some preparation and adequate protection, your home will always remain your CASTLE!



## In-Home Business

If you operate an in-home business, you may need an additional insurance policy.

If you are a consultant, accountant, photographer, graphic artist, web designer, architect, mortgage banker or other professional with an in-home practice, you may need insurance coverage separate or in addition to your tenant, condo or homeowners policy.

### Here's WHY a homeowner policy may not cover you:

- Business equipment coverage is very limited.
- Liability protection for business pursuits is usually excluded.
- You may have a professional exposure for the service you render or the opinion you provide (errors & omissions).

### What you can do:

- Add an in-home business endorsement to your home policy - coverage is very basic and cost is nominal.
- BOP (business package) is a safer choice and covers equipment, liability and loss of income. Cost is \$500-\$650 year.
- Professional Liability insurance - your clients may require this coverage and, in any case, an unforeseen claim could wipe you out financially. Policies vary by profession and run \$1500 year minimum.
- Workers Compensation coverage is required by law even if you only occasionally hire an employee.
- Lastly, protect your most important business asset - **yourself** - with medical and disability coverage. An in-home business is just like any other successful enterprise which plans, protects and prospers!



# What Do You Really Know About Personal Injury?



It wasn't until we started asking questions that we realized we picked a hot topic to feature: *personal injury attorneys and their role in providing a service to the consumer while presenting a major thorn in the side of insurance companies.* Irina Kazimirsky, one of our clients and a specialist in personal injury practice, agreed to give us her point of view.

## WHEN SHOULD YOU CALL AN ATTORNEY?

You should always consider calling one if you've been injured. Most attorneys do not charge for

an initial phone conversation and can tell you if you have a viable case or if you should settle the matter yourself.

## HOW SOON AFTER THE INCIDENT SHOULD YOU CALL?

As soon as possible, because it will help you to avoid making mistakes that will impair your position. People don't realize how their initial statements, often made while they are in shock, can be interpreted.

## WHAT IF IT GOES BEYOND THE FIRST PHONE CALL?

Most attorneys will take a case on a contingency basis, 33-40% of the settlement, and the client has to bear the cost of the litigation as well. About 50% of my cases get settled within 3-9 months, and the balance can take as long as three years depending on the court calendar. Only a small percentage will actually go to trial, but you need to be sure your attorney has the skill and experience to bring your case to court.

## WHAT KINDS OF CASES DO YOU SEE MOST OFTEN?

Injuries involving auto accidents are probably the most frequent but I'm seeing a lot of cases involving dog bites. This is an area of 'strict liability', which means showing negligence isn't necessary. If you have a dog and it bites someone, the owner will always be held liable. Mail carriers are being bitten in large numbers and the culprits are often nice, even-tempered dogs that have no history of biting and are involved in unprovoked attacks.

## DO YOU HAVE SOME INSURANCE ADVICE FOR OUR CLIENTS?

Yes, here are just a few points for them to consider –

- Carry the highest liability limits you can afford AND carry matching limits for uninsured/underinsured motorist coverage. There are a lot of drivers out there without insurance or with very low limits. In a serious accident, you may have to rely on your own policy to protect your assets and to take care of your injuries.
- Be sure to buy medical payments coverage on your auto policy – it isn't very expensive and can pay for things your health insurance doesn't cover, allows for a choice of doctors, and can make up for deductibles and co-payments.
- Don't forget that your health insurance company can attach part of your settlement for injuries to reimburse their costs. An attorney can help you negotiate a fair reimbursement.
- If you're a renter, don't forget you also need a policy. It doesn't just insure your contents but also provides personal liability coverage.

## IS THERE ANYTHING WE CAN DO TO HELP REDUCE CLAIM COSTS THAT AFFECT OUR INSURANCE RATES?

Be a WITNESS! I can't tell you how many cases would have been solved quickly and fairly if there had been a witness. It would also help significantly to minimize fraud. So if you see an accident,

PLEASE, get involved and leave them your name and number. If you ever have an accident, you might need a witness too!

*Irina Kazimirsky is a litigation attorney in private practice in the Bay Area since 1996. Since 2000, she has been a principal attorney in the Law Offices of Irina M. Kazimirsky. Her practice focuses on personal injury (including automobile collisions, slips and falls, product liability, and dog bite attacks), as well as estate planning and probate.*

*Ms. Kazimirsky's desire to work with people drew her to consumer law. Her specialization in personal injury law developed from an early interest in medicine which is particularly helpful in analyzing medical records.*

*Ms. Kazimirsky is a 1995 graduate of University of California, Hastings College of the Law. She lives in San Francisco with her husband and two children.*

Contact her by email at [ikazimirsky@pacbell.net](mailto:ikazimirsky@pacbell.net) or by phone at **415-681-1530** or **415-570-0700**.

## Acme Scenery - Continued from Page 1

Josh mentioned that the prop and set business has been a little challenging not only because of companies' shrinking advertising budgets but also because the City of San Francisco isn't making it attractive enough for the film industry to do business here. As a result, much of the demand has slowed and more productions have moved to Canada for the tax breaks, better exchange rates, and easier permitting process. However, because Josh doesn't limit himself to the film industry, he manages to keep quite busy with little free time in between all the other displays he produces.

If you or your company has any set production or prop needs, make sure to call Josh Koral at Acme Scenery Company.

*Josh Koral was born in New York City and was a private school Science teacher prior to moving to the Bay Area and opening Acme Scenery Company. He and his wife Marilyn live in San Francisco and have two sons, Alex, 24 and Eli, 21. Josh won an Emmy in 1989 for his set design on "Tin Pan Alley" on PBS. For the past 12 years Josh has designed sets for a cabaret show every August and December to benefit the Richmond/Ermet AIDS Foundation. He received an award for his efforts in 2002. When not working, Josh loves baseball, bicycling, gardening, and playing on a city softball team.*

**Acme Scenery Company**  
**415.468.2262**  
**[www.acmescenery.com](http://www.acmescenery.com)**

# News You Can Use



## “Know Your Stuff” – Take a Home Inventory

Do you really know how much it would cost to replace **everything** you own in the event of a total loss? Don't wait until you're faced with one to conduct a home inventory. Having an up-to-date itemized list of your belongings, complete with price estimates and/or receipts, descriptions and purchase

dates will help you get your insurance claim handled faster, verify losses for your tax return, and, most importantly, help you purchase the correct amount of insurance.

To download free inventory software from the Insurance Information Network of California ([www.iinc.org](http://www.iinc.org)), go to [www.knowyourstuff.org/download.htm](http://www.knowyourstuff.org/download.htm). For a printable room-by-room inventory form, go to [www.iinc.org/pdf/inventory.pdf](http://www.iinc.org/pdf/inventory.pdf).

## “I Just Don't Get It!”

Do you ever get frustrated when you just don't understand something but really want to? Insurance is like that for many individuals. It's a complex business, even for insurance professionals, and even though we make every effort to explain things to clients, sometimes it just doesn't make sense. For really tricky stuff, we always recommend that you contact your agent, but for general insurance information, there are excellent resources. If you're the type who likes to self-educate and be “in the know,” visit these websites for an overview of various types of insurance coverages; timely insurance news, facts, and statistics; a glossary of insurance terms and other great tools! Knowledge is power!

Insurance Information Institute  
Insurance Information Network of California

[www.iii.org](http://www.iii.org)  
[www.iinc.org](http://www.iinc.org)




From left to right: Suzanne Artemoff, Kathy Lefebvre, Marina Devoulin, Nick Devoulin, Raquel Devoulin, Steven Devoulin, Svetlana Artemoff

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