

It's All About the NUMBERS.....

By Judy Badgley

In view of the recent car thefts that happened in Indy at our Nationals, I felt it was time to review some things that have been discussed in the past and some that haven't. We have discussed how to find the "NUMBERS" on your car and what are correct to be numbers matching. I want to cover the "NUMBERS" that should be important to your insurance coverage and that is the value of your car and how you have your coverage listed. I also want to cover where you keep certain "NUMBERS" such as your VIN, your license plate registration and your insurance policy numbers.

INSURANCE:

To qualify for collector car insurance rates at companies like J. C. Taylor and Hagerty that specialize in our type of cars, your car must be at least 25 years old (newer cars can still use the same insurance, it just costs more). All of our cars but some of the Aero cars will qualify. These companies do have some restrictions on annual mileage, as collector cars are not meant to be used as a daily driver. With collector car insurance, you are responsible for stating the value of your car.



A value over \$10,000 might require an appraisal. The cost of your premium is based on your stated value.



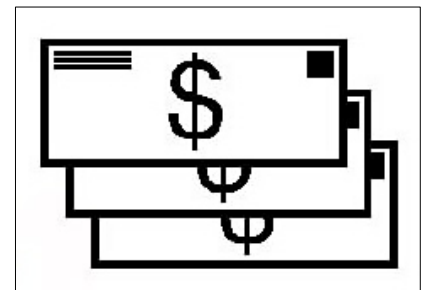
If you choose to have your Hurst/Olds listed on your regular auto policy, please be aware they may not see your car as "special". This could be a problem if you have to make a claim. The insurance company only knows your car by what the title says, such as "1975 Cutlass 2-dr". It doesn't say 1975 Hurst/Olds, one of 2535 built and the first year for t-tops! With this insurance, you will have no limitations as to mileage or when you can drive your car.

Insurance terminology varies from company to company. I would like to explain the most common types.

1. Stated Value- You set the value of your car and are able to prove that value if necessary.
2. Actual Value- The market sets the value in this category. That means that the value is determined by what similar cars are selling for.
3. Actual value not to exceed \$_____(an amount you list). This one is trickier if you don't watch the values. If you specify the amount at \$15,000 but market values change and cars like yours are selling for more,

you will not collect anymore than the amount listed.

PLEASE review your policies annually and keep track of values so you are carrying enough insurance. Make sure you provide them with current photos when you pay your annual premium. It is up to the owner to keep track of this, not the insurance company.



VIN (Vehicle Identification Number), LICENSE PLATE REGISTRATION AND INSURANCE POLICY NUMBERS:

One problem that arose in Indy that you might not think of unless you have a car stolen is the location of your vehicle identifying paperwork. If your plate registration and insurance certificate are kept in the car, when the car is gone you have a problem providing the police with the information they need to trace the car. Many of you carry this info for your daily driver in your wallet or purse, but for a car only driven occasionally it is more apt to be in the glove box or console. The police can't always retrieve this information via computers in a timely fashion. One solution is to keep the

paperwork in your briefcase, suitcase or on your person. Police like the info with you in case you get pulled over. If the registration and insurance are not in the car, it is a ticket! In the event you do lose this information it is always a good idea to designate a friend or family member to have copies of the information. Someone you can call if you need it in a hurry. This suggestion also applies to credit card info in case those are lost or stolen.

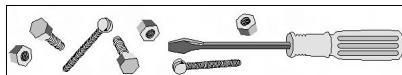


OK, now you have the proper NUMBER value for the insurance on your car and you have the paperwork with all the NUMBERS in a safe place. How about some simple suggestions to prevent your car from being stolen. Police say that speed is what the thieves need to be successful. If they can't grab a car quick and get out, they risk being caught. These suggestions are meant to delay them enough to make them give up.

1. Remove the coil wire. Older cars this is a simple task. The engine will "crank" but not start. Take the wire with you, don't leave it lying on the engine. Most thieves don't carry an extra coil wire and taking the time to open the hood is more than most want to do.
2. Cars with HEI (73 and newer GM cars) you can quickly disconnect the distributor power wire and tuck it out of sight. Again, the engine will "crank" but

not start and hopefully they would move on.

3. Install an electrical "kill" switch. Hide the switch in the glove box, under the dash or some other out-of-sight place. This doesn't have to be a fancy expensive lock that is cut into the body, it only needs to be a toggle switch rated for the proper electrical current for the circuit you use.
4. Install a fuel shut off valve. This valve would allow you to stop fuel from getting to the carb and thereby the car would not run except for the length of time that it takes to use the gas sitting in the carb. This is a little more complicated to install but is effective.
5. Use the "Club" on the steering wheel. I know many people worry this will damage the steering wheels but there are ways to attach it so it won't hurt the wheel. This is what saved 1 of the H/O's at Indy.



I hope you will take a few minutes to think about the suggestions mentioned in this article. I'm sure there are more ideas out there, including some expensive electronic security systems. What I offered are some that are fairly quick, inexpensive and have been proven to work.

Please share this information with others and let's prevent this heartache from ever happening again. I have never

heard of another Club or car show that was targeted like this. It is obvious from what happened in Indy that the Hurst/Olds and Cutlass is still a very desirable car.