



# Thunderbird news

JUNE 2015 VOLUME 17, #6

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*Thunderbird*  
news

JUNE 2015 VOLUME 17, #6



# editor's CORNER

June 2015

## HELLO CLUB MEMBERS,

I surely appreciate the articles that are being contributed to our Thunderbird News by our members. Please keep them coming! Top priority will go to articles about a Classic Thunderbird of South Florida Events and we welcome any story about a Classic Car Event where Thunderbirds appear. Technical articles are much appreciated, as some of us do get our fingernails dirty and our knuckles bloodied!

This year I am looking for stories about YOUR 1955 Thunderbird.

So if you own a 55, try writing a story about it. Share the "love"!

Thanks to Mike McNeal for sharing his car show experiences and Bridget Hagood for her story about being a woman in what some think is just a "Mans" Hobby!

John Layzell has written a very valuable article to us all about "Agreed" vs "Stated" Value insurance for our cars. There are also

Graphs included depicting the current value for 3 different years of Thunderbirds, Generations 1, 3 and 4 from #1 to #4 condition

John is making a special offer available to Classic Thunderbird Club Members:

Stock Vehicle Appraisals are \$350 and all T-Bird Club members receive 10% discount. Multiple vehicle discounts also apply.

Thanks to you all for contributing to this month's edition!

If you were not able to attend the May Club Meeting, please review the Meeting Minutes in this newsletter.

**Ed Raabe**

## CLASSIC THUNDERBIRD CLUB OF SOUTH FLORIDA CTC CHAPTER #114 MAY 2015 VOLUME 17, #6

Our meetings are held the second Wednesday of each month at:

### The Trattoria Pampered Chef

7347 Miami Lakes Dr. Miami Lakes FL 33014

Our Host is Gabriel Nash.

### CLASSIC THUNDERBIRD CLUB OF SOUTH FLORIDA BOARD OF DIRECTORS OFFICERS

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**www.thunderbirdclubsouthflorida.com**

Facebook Page: [www.facebook.com/ThunderbirdClubSouthFlorida](http://www.facebook.com/ThunderbirdClubSouthFlorida)

Felipe Cos Founder

### PAST PRESIDENTS

**Felipe Cos** 1999

**Ed Brown** 2006-07

**Ken Lemming** 2000

**Connie Danluck** 2008

**Felix Hernandez** 2001

**Ed Brown** 2009

**Norm Gabe** 2002

**Daisy Hernandez** 2010-11

**Andre Fournier** 2003-4

**Peter Klein** 2012-13

**Connie Danluck** 2005



JUNE 2015 VOLUME 17, #6

## THUNDERBIRD INFORMATION SUPER HIGHWAY:

Our Club's web page:

[www.thunderbirdclubsouthflorida.com](http://www.thunderbirdclubsouthflorida.com)

2005 Thunderbird: \_\_\_\_\_ [www.fordautomobiles.com](http://www.fordautomobiles.com)  
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Metroplex EarlyBirds: \_\_\_\_\_ [www.geocities.com](http://www.geocities.com)  
Arizona Classic T-Bird Club: \_\_\_\_\_ [classic-thunderbird.org](http://classic-thunderbird.org)  
Santa Clara Valley T-Birds: \_\_\_\_\_ [www.tbird.org/scvt](http://www.tbird.org/scvt)  
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Connecticut Area Classic T-Bird: \_\_\_\_\_ [www.tbirdsofconn.com](http://www.tbirdsofconn.com)  
Chicagoland Thunderbirds: \_\_\_\_\_ [www.thunderbirds.org](http://www.thunderbirds.org)  
Potomac Classic T-bird: \_\_\_\_\_ [www.hydratech.com](http://www.hydratech.com)  
Old Cars \_\_\_\_\_ [www.greatoldcars.com](http://www.greatoldcars.com)  
Classic T-Bird Club of Chicagoland\_ [www.ctcc9.com](http://www.ctcc9.com)

### CTCI NEWS

## DUES ARE DUE in NOVEMBER

\$35.00 membership are due,  
please send your check to

### THE CLASSIC THUNDERBIRD CLUB OF SOUTH FLORIDA

Attention: Peter Klein, Treasurer  
4133 Park Ave. Miami FL 33133

## HAPPY BIRTHDAY FOR JUNE

<b>Frank Jones</b>	<b>6/02</b>
<b>Poppy Madden</b>	<b>6/10</b>
<b>Juan Gonzales</b>	<b>6/13</b>
<b>Martin Vasquez</b>	<b>6/17</b>
<b>Carolina Navarro</b>	<b>6/17</b>

My apologies, If I have missed your birthday it is because I do not have your information. Please contact me to update your records.

## INTERNET PAGE

**Have you seen our internet page?** We have changed our address [www.thunderbirdclubsouthflorida.com](http://www.thunderbirdclubsouthflorida.com) and we have a Facebook page too! Search Classic Thunderbird Club South Florida or

[www.facebook.com/ThunderbirdClubSouthFLorida](http://www.facebook.com/ThunderbirdClubSouthFLorida)

We encourage participation on our Facebook page. Send Posts about everything Thunderbird related and we will enjoy other "car stuff" too.

Like Museum Visits, Car shows and Cruise Ins you attend. And other stuff you think we T-Bird lovers would like. Just keep it as clean as your T-Bird on "Detail Day"!

## NUMBERS TO KEEP

**The following are contact numbers and e-mail address you need to have on file:**

VMCCA Sun Coast Chapter. President David Bobbitt  
305 661-1340 [bobbitt@comcast.net](mailto:bobbitt@comcast.net)

**Model A Club:** Tom Zannis 305 281-9192

**Russ G Events:** Russ Gagliano  
954-560-5412 . [merkivr@msn.com](mailto:merkivr@msn.com)

**Gerry Car Show:** Gerry Perez  
786 344-4228 . [gerrycarshow@bellsouth.com](mailto:gerrycarshow@bellsouth.com)

**Magic Mustangs:** Frank Alonso  
305 551-6077 . [fadatec@aol.com](mailto:fadatec@aol.com)

**Muscle Stangs of Miami:** Ayanidys Martinez  
305 321-0437

**AACA Ft Lauderdale Region:** President Bob Dunn  
954-563-7696 . [www.ftlauderdaleaaca.com](http://www.ftlauderdaleaaca.com)

**AACA Miami Region:** President Oscar Castro  
305-467-8196 . [www.aaca.org/southflorida](http://www.aaca.org/southflorida)

**Jumpin' Jack Productions:** Jack Corssino  
305-214-2277 . [www.jumpinjackproductions.com](http://www.jumpinjackproductions.com)

**DB Entertainment Inc.:** Dick Barten  
954-563-4000 . [bandsouth@bellsouth.net](mailto:bandsouth@bellsouth.net)

**Cruisin South Florida:** Scott the MusicMan  
[scott@cuisinsouthflorida.com](mailto:scott@cuisinsouthflorida.com)

**Ft Lauderdale Mustang Club:** Mark Patterson  
[www.flmustangclub.com](http://www.flmustangclub.com)

**Cobra Joe Productions:** Joe Bevelacqua  
[jbevsvr@msn.com](mailto:jbevsvr@msn.com)





## CLASSIC THUNDERBIRD CLUB OF SOUTH FLORIDA

May 13th, 2015 at Trattoria Pampered Chef, Miami Lakes

BY ARLENE RAABE

### MINUTES OF MEETING

President, Ed Raabe called meeting to order at 7:00pm with 24 Club members in attendance. He introduced Club member, John Layzell, who will speak about Classic Car Insurance later in the meeting.

Ed asks if everyone has been receiving the Club emails without any problems and the group replied, yes. Ed introduces the first topic on the Agenda.

#### SHIRTS

Peter Klein asked who, at the dinner tonight, ordered shirts because he had them with him for pickup at the end of the meeting.

Ed & Peter presented Gabriel Nash, the owner of the Trattoria Pampered Chef, with a Club shirt in appreciation for his hospitality to the Club.

Gabriel thanked everyone saying we were more than guests at his restaurant "We are like family" and "We are sad to miss Felipe and hope we see Christie at the meetings in the future."

#### HATS

Ed Raabe thanked Bob Ferretti for preparing photo "mock ups" of the Club Hat with the Logo for the meeting and passed them around for the members to see. He then thanked Norm Gabe for bringing his hat, white with a turquoise colored bill, for everyone to see. Then Norm says "I like this one better" and puts on the "Bull head" hat! Then a discussion about color began.

Peter Klein said "the hats should all be the same color for Club "Identity" and makes a joke "if somebody loses a hat and they find one the color will be the same!"

Gail Corenblum suggested there could be a Seasonal color one for Summer in white and one for the Winter in black.

Ed said the primary reason was to show the club identity at our Club show in January and reminded Bob Ferretti about how well the white hats with the red stripe helped to identify the Corvette Club members at the Lou Bachrodt show a few months ago.

Peter" let's order one color now, then we can add to that in additional colors" and asked how many members liked black.

We voted with a show of hands on color and Black got the majority!

Ernie Saladino got up and modeled the White Club shirt to show the Logo we would use!

Ed asks Peter to get some quotes for Black hats with the Club logo that is the same on the front of the shirts.

#### THUNDERBIRD NEWS

Ed Raabe shows a printed copy of the latest Thunderbird News, our club newsletter, telling us we are printing 20 hardcopies a month that are being sent to the current paid up advertisers at about \$7.25 a copy, including postage. He explains that we are running at a loss and that he has written to companies and persons who have advertised in the past, but have yet to renew. He also listed major insurance companies and part suppliers he has sent a letter of introduction to along with a hard copy of the Thunderbird News in an effort to increase advertising for the magazine.

Mike McNeal said "Mention the Adv. in our newsletter when buying at Concours you'll get a 10% discount of your order!"

Leo Saladino asked "Can we purchase hard copies?" Ed replied that anyone who advertises receives a Hardcopy and there is a special Club member rate of \$125.00 a year for a business card sized Adv.

#### INSURANCE

Peter brought up the idea of approaching Insurance companies, as a Club, about obtaining a group Auto insurance discount rate and mentions 3 criteria for how premium rates are determined. How often used (rarely as most of our cars sit in the garage all year long), the value, and where they are stored.

Ed introduces John Layzell to talk about Classic Car Insurance.

John starts with "I'm the Crazy Englishman who did the Peking to Paris Rally in a red VW Beetle." "Recently I participated in The Road to Mandalay Rally in February and we only "blew" 2 engines this time!"

John then speaks about Stated Value vs. Agreed Value Car insurance and why we should all have Agreed Value Insurance on our classics. We should keep in mind the cost to replace (replacement Value) our vehicle vs the Market value (what it can bring at auction) John spoke of a Car with \$300k in restoration costs that a Major Insurance company would agree to only cover for 150k based on the current market value. "This is a car that should be appraised for its "True value". He said Stated Value insurance is usually used for regular every day driver cars, but If that car is modified, it to, should be appraised.

Paul asked, "Can I assume I have Agreed Value insurance if they insure my car for what I say it is worth?" John said, "don't assume anything!" He then told a story about a Mustang Cobra that got T-Boned and "totaled" before it got appraised. The owner had Stated Value Insurance and was offered \$7K but had \$17K invested just in upgrades on it!

Ed asked "if I have Agreed Value and my car is totaled" I just take the check and go buy whatever I want rather than attempt to have the car repaired, correct? John said "remember after the payoff, the Insurance Company owns the vehicle.

Leo then told the story about how he got his Mercedes back after it was "totaled"

Ed asked John to explain to the members about how the Appraisals worked and if there was a Thunderbird Club discount.

John said the price was \$350.00 for a standard appraisal of an unmodified Car and offered a 10% discount to club members and a multiple car discount.

#### CLUB OUTINGS

Ed Introduces Daisy Hernandez, our Entertainment Director as "The Hostess with the Mostess"

#### STUART TRIP

10 couples were already interested, but it is hard to plan because





## CLASSIC THUNDERBIRD CLUB OF SOUTH FLORIDA

many people will be out of town during June and July.

Dates possible are July 10th, 11th, and 12th. Those interested in attendance agreed to plan for these days.

The Schedule would be Friday evening drive up and stay at the Marriot Beach Resort (\$135.00 group per night rate)

Saturday; Elliot Museum, House of Refuge Museum, Dinner at a nice restaurant, stay overnight at The Marriot Bch Resort.

Sunday Breakfast, Cars of Dreams John Staluppi Museum in West Palm Beach on the way back.

### FT LAUDERDALE

Bob Ferretti brought to our attention about a Benefit Bus tour on June 20th The Bus Loop 6-12p is a bus tour stopping at 10 Ft Lauderdale eating and drinking establishments along the beach. Peter suggest planning we stay at a nearby hotel if we were to make this a club event.

Meeting Adjourned to eat at 7:45p

Ed calls meeting back to order at 8:15p

### BRUNCH IN AUGUST

The Hillcrest Country Club was again the place of choice. The exact date to be determined, will be at end of August. \$10.00 for members and Club pays the balance, including gratuities. Guests are invited at full cost.

This year Christie Cos has donated Club items of Felipe's that will be for 50-50 Raffle. Everyone was very excited about the announcement and hoped that Christie will accept an invitation to attend.

### NEW BUSINESS?

Peter Klein said "2 ways we make money Club Car Show and the RM Auction. He said our club will make over \$5K from the RM Auction this year! Brian Miller, The General Manager of Auctions America said we did a great job and we are sure to be invited back to participate next year!

Peter Klein said "Thanks to Mike & Mercury Club, and thanks to Mike, Leo and Ed for managing the RM auction this year in my absence." "As well many, many thanks to the ladies who drove & helped with the chocks." There was a round of applause.

### CAR SHOWS

Ed Raabe talked about Car show participation, saying "I have been reading old issues of Thunderbird News from before we were members and more car show participation has always been goal." He asked Daisy to say a few words about the Cars for a Cure show she helped establish last month. Daisy said Cars for a Cure, held on April 19 was a benefit show for Sylvester Cancer honoring the former Vice Mayor, Roberto Alonso, a good friend and a Classic car owner, who recently passed from an aggressive cancer. She said it was a beautiful day in Miami Lakes on Main Street and over 5k was raised!

Ed Raabe asked "Can we all agree to plan for the Club to participate in Cars for a Cure next year?"

Everyone agreed it was a good idea and wanted to do it.

Daisy said she will be sure it will not be scheduled to on a date that

conflicts with another "Benefit Car Show", as in this year.

Oscar Castor mentioned the Wings Over Miami on May 21st "This is a Classic Car Show to benefit the Wings Over Miami Air Museum." Ed said we need to support Oscar Castro's Benefit Car shows. "I would love to see more Thunderbirds at this show, especially since there are so many Corvettes there every year!"

Venetian Way July 4th Upcoming Event sponsored by The AACA South Florida Region was also mentioned by Oscar

Ed said he would email a link for these shows and to look on our club Facebook page for show announcements.

### ANY OTHER BUSINESS?

Oscar asked if there was an interest in having a club member's 56 Thunderbird at a function at the Trump Tower Doral \$300.00 paid for 2 hours 6-8pm May 18th Leo, Peter and Georgina said they were each interested.

Daisy moved to change the Club Meetings to the 2nd Wednesday of the Month Oscar seconded the motion it was voted on and passed.

Georgina brought up the award for Greg Kersul "nobody should feel bad about singling him out for an award for his help because we know WE all worked hard to make the auction a success and he really helped us a lot."

Mike McNeal told us Greg was a trusted friend of Doctor Dauer, who had him flown to 2 different places out of state this month including to South America to get cars for his Museum.

Mike also said that Donnie Gould, the owner of RM Auctions, trusted only Greg to drive his Cobra at the 2014 Ft Lauderdale Auction and that he went around to all the RM / Auctions America principles at this past auction, thanking them in the Club's behalf for allowing us to participate!

Ed Raabe said "You see him everywhere there is a car show directing traffic, such as the Festival Flea market last month.

Ed said we had agreed at the last meeting to present him with a plaque in appreciation and that we will invite him to a Club meeting as soon as the plaque is ready.

2015 Holiday Dinner

Daisy Hernandez said Italian Terrace Miami Lakes is available with a private room to accommodate 40 +people.

Leo Saladino said he will check into his Condo's club facility

Ed asked for any other ideas on places. "Keep in mind, Liquor needs to be allowed" and said "a few years ago we wanted to do it at our community club house, but no liquor was permitted" He thanked Georgina, Ernie and Judy for having "the best" Holiday dinners at their homes in the recent past! "We really enjoyed the Venue at the Elks club, but it is no longer be available to us." He asked that we contract DJ Elvis again and everyone liked that idea. The tentative dates are Dec 5th or 12th

Peter Klein motioned to adjourn the meeting and Stuart Corenblum seconded the motion.

The meeting adjourned at 9:05pm.



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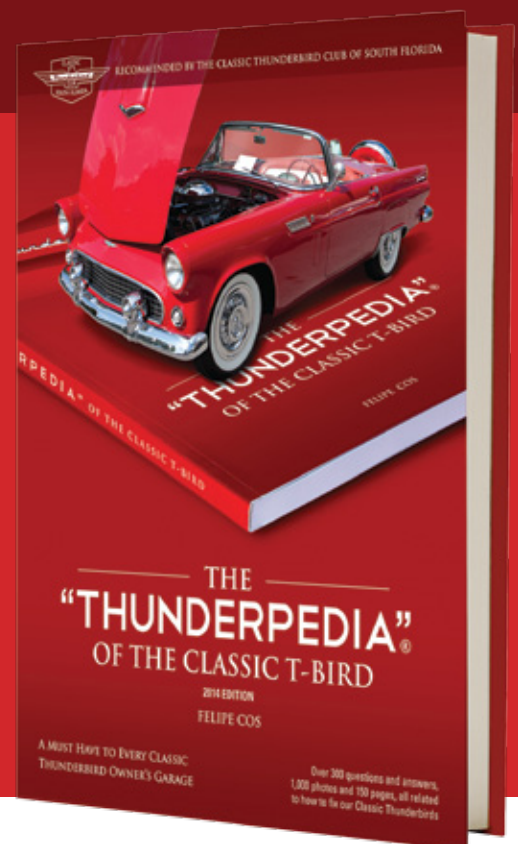
Felipe Cos introduced The Second Edition of the "Thunderpedia of the Classic Thunderbird" at the Branson/Springfield Convention.

It has over 300 questions and answers, 1,000 photos, and over 150 pages, all related in how to fix our Classic Thunderbirds.

There are no other books similar to this.

Price is \$35.00 Postage is \$6.00

Contact Ricky Cos at  
[rcos@bellsouth.net](mailto:rcos@bellsouth.net)







# Letter from the President

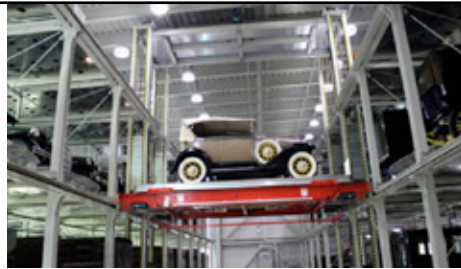
Ed Raabe

JUNE 2015

Hello Members,

Spring, what Spring? It seemed like we went from a beautiful Florida Winter directly into hot and sticky Summer! Just when you think you have a perfectly sunny day a thunderstorm comes rumbling in!

Cars shows have been abundant! So many, it's hard to choose which one to attend. Please check "Upcoming Events" for some of the shows in our area. Many are Benefit shows, where the proceeds from the admission fees go to Charities and Hospitals in our area. Remember to keep hydrated and in the shade when you go.



At our May Club meeting we discussed a Club outing to the Elliott Museum in Stuart. The Elliot has a wonderful collection of Early Fords including many 'one of a kind' example. 54 vehicles are enclosed in a climate controlled environment and are "served up" to a rotating viewing stage by a state of the art automated racking system. More in this in the next issue.

We also voted to change our monthly meeting to the SECOND Wednesday of the month, beginning

in June. Please make the change in your Planners.

If you were not able to attend this month's meeting, everything you want to know is in the Meeting Minutes. Please spend a few minutes to learn about our plans to order Club hats as well as our plans for Outings and Car Show participation. We are already talking about the Christmas Holiday Party venue!

Until then, Happy Birding!

Ed Raabe

## NEW MEMBER

Please welcome John Virginio our newest member who lives in Weston, Florida, to the Club!



## To all members

Remember that this newsletter goes to press the 15th of each month. Please remember the date! If you want your article to appear, I need it by the 15th!

We welcome any contributions that members can make to our newsletter!

This year We want to feature stories about YOUR 1955 Thunderbird

Do you have any interesting photos of your car? Send it to me!

Do you have any interesting story about your car? Send them to me!




## ANNUAL RATES for advertising in the newsletter

FULL PAGE	_____	\$675.00
1/2 PAGE	_____	\$375.00
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# APRIL 2015 CAR SHOWS

By Mike McNeal



In the month of April I decided to take time off from working on the restoration of my 1956 Mercury wagon and enter my 1957 T-Bird in some car shows. I started with cleaning and polishing my cars as usual and found the battery dead on the T-Bird. Since I had no time to get another battery I entered my 1956 Mercury 4-door Phaeton at a car show put on by the Mustang club on April 11.

This was the 9th annual charity benefit car show by the Ford dealership in Ft. Lauderdale. My Mercury won the "Best of pre-1964" trophy. It was a nice show but hot, hot day.

Next was the Festival Flea market spring car show. I entered my 1957 red T-bird and won "Best Club Winner" among the AACA Ft. Lauderdale club. Ed Raabe was there with his gorgeous new/old T-bird.

On April 25, I entered my T-bird at the Founders Day car show at Brian Piccolo Park. This is a major event by the Ft. Lauderdale AACA club. There I saw Ed Raabe again and friends from the many other car clubs. My T-Bird won another trophy. Jim Wright, the AACA announcer, called my name and explained to everyone, with many details that I almost forgot, how I had completed a "frame off restoration" in my garage.

It was a great month for trophies and hope more of us enter our cars in these events.

Mike

## Women Wrenches'

Written by Bridget Hagood, Photo by Frank Jones

I hope the title didn't mislead anyone but spell check doesn't like Wrenchers! I feel, in a lot of endeavors, people of the female persuasion get overshadowed by the men that preceded us. More often than I like to admit, while at car shows, people assume that I am in attendance as a side note, not as a major participant. I am often asked if my participation in the hobby of classic cars was fueled by a man in my life. To put things straight let me say, I have always been interested in mechanical things. I owned a variety of classic cars before they were such a rage. Having five brothers may have fueled this interest. As a young girl I had a great opportunity to drive tanks and operate cranes; my Dad was in charge of the biggest repair operation the United States Army had, at Fort Knox, KY.

My passion for automobiles was interrupted early in adulthood by kids and life. Later on my spark was rekindled by a new man in my life "Brutus", a 1967 Plymouth convertible. Now my new companion, Frank, came with this 1967 Plymouth. So if anyone wonders, I am a gear head in my own right, independent of any testosterone in the crowd.



This last weekend was the Central Florida Car show held in historic Cocoa Village. I knew Frank would be taking my old flame Brutus so I had to choose another steed from my stable. I settled on a FoMoCo, Thor, my 1957 Thunderbird. As Frank and I exited our garages, beginning our own little caravan, my blood ran fast with pleasure.

When our private caravan entered the esplanade for parking I noticed a 1931 Auburn parked across from Thor and Brutus. This is the last 1931 Auburn in existence and once belonged to Mae West. The present owner is owner number four and really knows the history of this particular car.

It was a beautiful day and all participants and attendees really enjoyed the display of Rolling Art.



The judges must have disagreed on the most beautiful for each category as the awards ceremony ran almost an hour late. When they finally agreed, Thor won first in his division, FoMoCo. He really was amongst a fine crop of beautiful machines.

Frank and I had a great time despite the 90 some degree weather, yes even in April. Just remember next time we meet if we shake hands you might get a little grease transfer.



# UPCOMING CLASSIC CAR EVENTS

## CAR SHOWS

**JUNE 5th -7th**

Carlisle PA.

60th Anniversary of the Ford Thunderbird



**JUNE 13**

Penn Dutch Open Car Show 10am-3pm

3201 N State Rd 7

Margate FL, 33063



**JUNE 21**

Hot Rods & Harleys 10am-3pm

Peterson's Harley-Davidson of Miami

19400 NW 2nd Ave. Miami, FL



**JULY 3rd**

16th Annual Miami Springs Car Show

1 Curtiss Parkway, Miami Springs,

Florida 33168

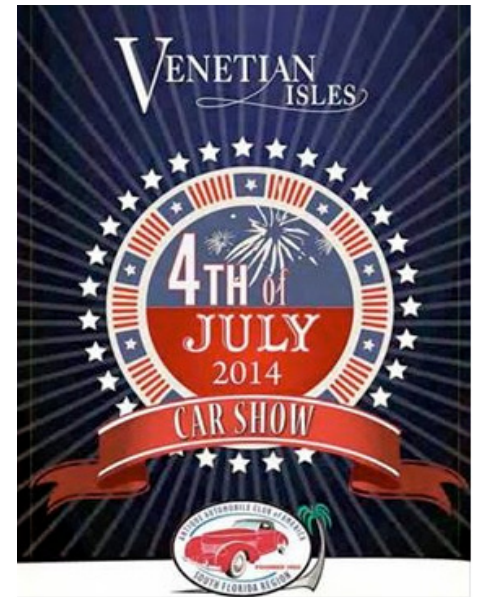


**JULY 4**

Venetian Isles Celebration Car Show 10-4

[T-Bird Club Invited Free – Two lunches per car]. Details & Registration

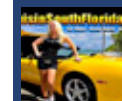
www.benefitcarshows.com



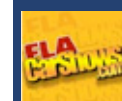
There are 4 good sources for On-Line information



Benefitcarshow.com



Cruisingsouthflorida.com



Flacarshows.com



Southdadedecarshows.com



# UPCOMING CLASSIC CAR EVENTS

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SUNDAY MAY 10TH  
SUNDAY JUNE 14TH  
SUNDAY JULY 5TH  
SUNDAY AUGUST 9TH  
SUNDAY SEPTEMBER 6TH  
SUNDAY OCTOBER 4TH  
SUNDAY NOVEMBER 8TH  
SUNDAY DECEMBER 20TH

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*Thunderbird* NEWS

<http://www.telegraph.co.uk/news/worldnews/europe/italy/11509361/Italian-parking-300000-Ferrari-destroyed-by-attendant.html>

## **Agreed Value Insurance vs. Stated Value Insurance - What's the Difference?**

### **Classic, Collectible and Custom Vehicles need to be properly insured.**

Classic, Collectible and Custom automobiles have stable values and appreciate over time. Because the values are stable, an "Agreed Value" insurance policy should be obtained to protect your collectible automobiles. Under an "Agreed Value" policy, if your car is stolen or totaled, you will receive the agreed value listed in writing on your auto policy.

Most auto policies issued by major insurance companies are for "Stated Value" coverage. With a Stated Value insurance policy the insurance company decides what your Classic, Collectible or Custom car is worth at the time of the loss. Some collector policies sell Stated Value as if they were the same as "Agreed Value". They are not! Stated Value policies pay the Stated Value or the Actual Cash Value of an insured vehicle ... whichever is less.

If your auto insurance policy has an APPRAISAL Clause, it's a Stated Value Policy. Now would be a good time to review your policy and read that Appraisal clause!

Only Agreed Value Insurance coverage is without hidden gotchas. If your car is stolen or totaled, you will receive the Value Agreed to at the time you insured your Classic, Collectible or Custom car.

For custom and show cars the replacement value can greatly exceed the fair market value or actual cash value. For these vehicles it's very important to have agreed value insurance. The replacement value of your collector or show car needs to include the cost of a donor car, the cost of materials, and pay for the hours of labor to replicate these collector vehicles.

Most Agreed Value insurance issuers will insure your vehicle up to a certain amount. If you believe the replacement value is higher than the amount the insurance company will cover, you need to get an independent appraisal of value. With an appraisal, the insurance company will insure your vehicle for this amount.

An appraisal is not only important for getting an agreed value policy, but in the event of a claim against an 'at fault party' because of an accident, having your written and photo documented appraisal will be invaluable for establishing the value of your car with the at fault party.

### **REMEMBER:**

**Agreed Value Insurance = Classic, Collectible or Custom Cars**

**Stated Value Insurance = Daily Drivers**

**If YOU have stated value insurance on your collector car, get it changed ASAP!**

### **John Layzell**

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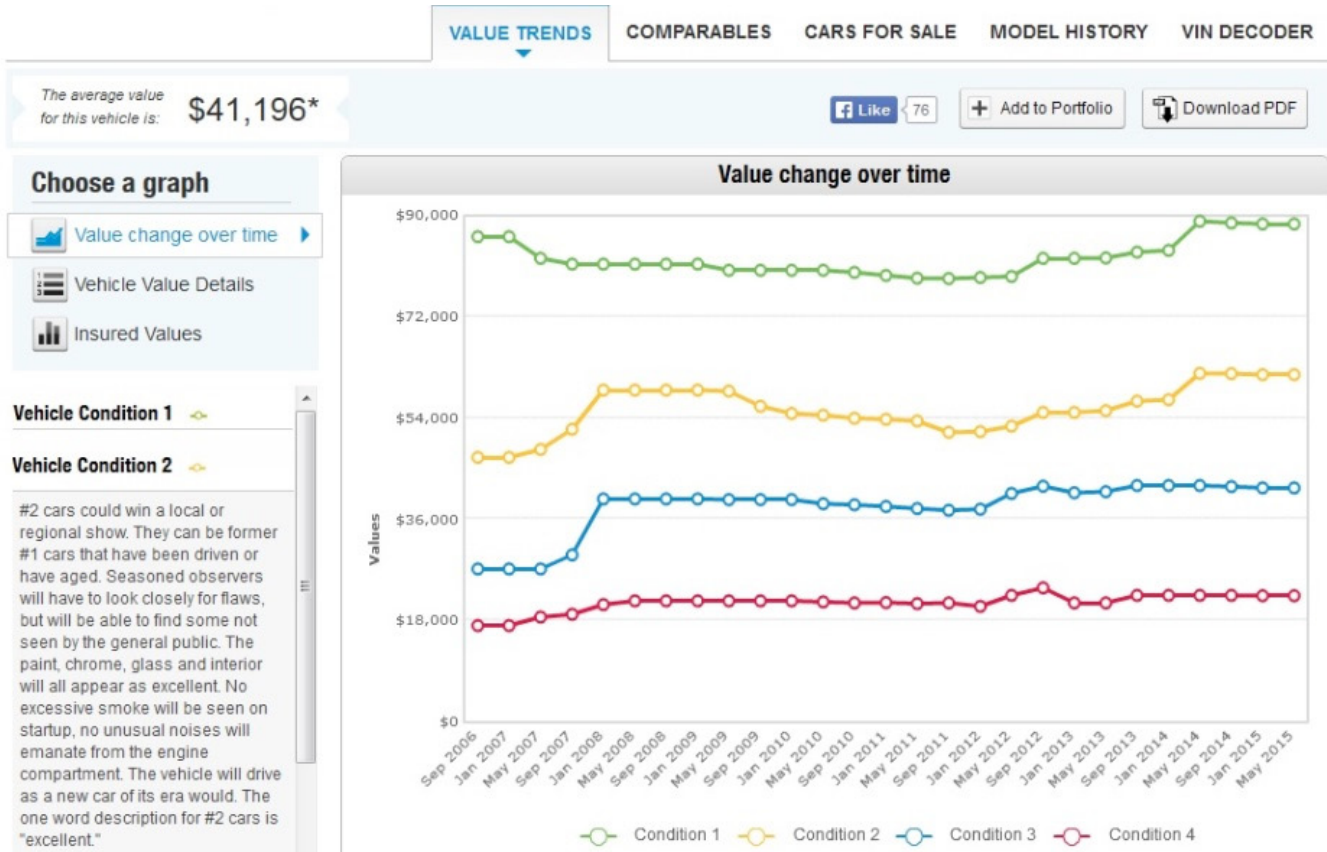
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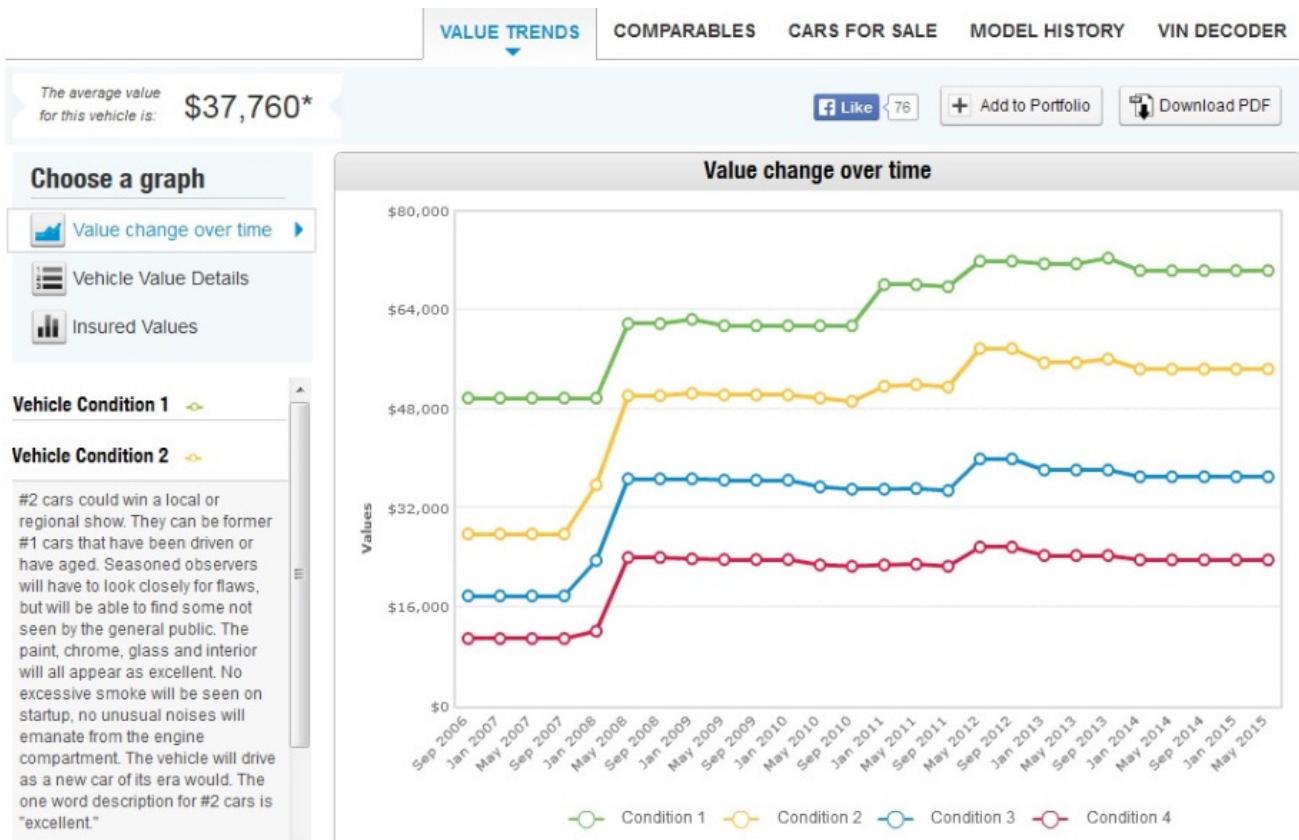
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# 1957 Ford Thunderbird - 2dr Convertible 8-cyl. 312cid/245hp 4bbl



# 1960 Ford Thunderbird - 2dr Convertible 8-cyl. 352cid/300hp 4bbl





# 1963 Ford Thunderbird - 2dr Convertible 8-cyl. 390cid/300hp 4bbl

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The average value for this vehicle is: **\$26,856\***

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Value change over time

Vehicle Value Details

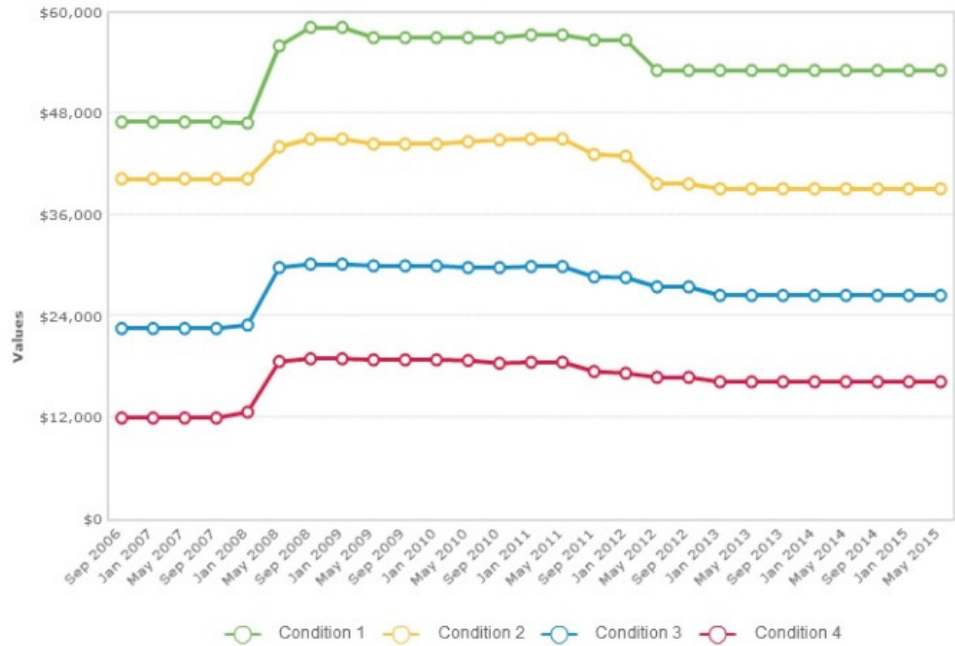
Insured Values

Vehicle Condition 1

Vehicle Condition 2

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## Value change over time



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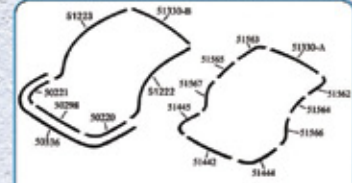


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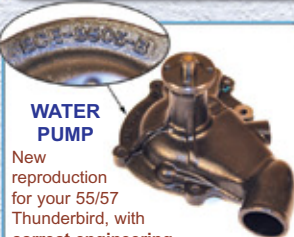
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