

# Gym Rat Rantings

by Bob Ring



## Rear Ended in the Foothills

You've probably seen it in the parking lot: the pride and joy of my material possessions - my powerful little red sports car, a 2004 Cadillac XLR. It has a retractable hard top and is virtually indistinguishable from the 2009 model.

I bought it used two summers ago after the Don Mackey salesman drove it over to my house and proved that the low-slung vehicle could make it over my driveway "hump" without scraping the bottom and that I could fit comfortably into the car to drive it. The XLR was in perfect condition with only a few thousand miles on it. Who cares if there's no back seat and little trunk space? I've only seen a handful of these special automobiles in Tucson.

My spirits are lifted every time I get in this car. Driving it is a dream – top up or down. And I routinely receive oohs, ahs, and compliments on my beautiful roadster. I have actually been approached in parking lots and asked to demo the hard top retraction – while the requester drools in appreciation.

One day a few months ago I was stopped at the light on Sabino Canyon and River Road, waiting for the red light to change, heading south on Sabino Canyon to take Pat to an art class. Out of nowhere we felt a bump; the car behind had run into us! This was not a big hit, not one of those, "Are you OK, honey?" situations – just a moderate tap really. But it was my fabulous little red car!

I discovered a big new GMC SRV up against my rear bumper and the "perpetrator" on his cell phone. Thirty seconds later, he was still on his cell phone, finishing the call that had distracted him in the first place. My blood pressure rose!

When the other driver was finally done, we separated the cars a little and inspected the damage. His vehicle of course was undamaged. My rear bumper appeared slightly bent at the point of impact and scratched over a larger area.

"Old metal mouth" could not find his insurance card and I began to wonder if he should be driving at all. He was finally able to identify his insurance agent and locate his telephone number. The GMC driver said he'd just updated his policy. There was no question of responsibility. He readily admitted fault.

And thus began the insurance company "dance" that I'm sure many of you have been through. From home, having located his insurance info, the "cell-phone monster" called his company, which later contacted me to get the claim going. I talked to my insurance company to apprise them of the situation.

I did learn one useful thing. In Arizona, the non responsible party claiming damages can pick the repair company without getting multiple estimates and then having to accept the lowest cost one – a process that I had experienced in other states. Here, the “responsible” company negotiates the final cost with the repair shop.

All of this occurred without any real hiccups. Two weeks after the accident my little red car was perfectly restored and I was back on the road. It turned out that my rear bumper was not bent - only the “plastic” bumper-cover. But the whole piece had to be replaced, and painted several times. And that cost almost \$1,500! Can you believe it?