

# New 'Tree Braking System' Pioneered by Mopar

GET YOUR hankies out for this tale of woe. Just by looking at the photographs you've probably more or less got the gist of the story ...

*Classic American Car of the Year 1998* finalist, Mike Hooley, was the proud owner of this cherry 1970 Dodge Challenger R/T fitted with a 440. Having had a new Holley carb fitted, Paul decided to open 'er up and see what she could do (off the public highway, of course). Everything was going just fine, 'til he took his foot off the gas pedal and nothing happened – the car just continued accelerating.

Not only did Paul's life flash before his eyes, but also a fairly substantial tree. Despite the damage sustained to the front end of the car, the tree probably saved Paul from a much worse fate: that of flipping the car down the bank that was behind the tree.

The fact he walked away with little more than a scar is proof that the so-called 'big car advantage' still holds true, despite the arrival of airbags and ABS; there just ain't no substitute for a big old hulk of metal.

The most important lesson learnt from this tragic little episode (apart from ensuring that all throttle linkages are pukka after installing a new carb!) is to make sure that any insurance policy on a classic American has an agreed value. According to Paul, his insurance company decided to write the car off and valued it at only £6000, a figure obviously far below what it would cost to replace.

Despite the insurance company's claims that this was the car's 'market value', there's only one way to ensure that your classic is insured at its correct value – and that is to have an agreed value policy. *Classic American* readers, take note and make sure you know exactly how much your car would be worth if it was written off. If you consider your insurance company's appraisal to be below the correct amount, ask about an agreed value policy – and if they don't do one, think about changing insurance company!

BK

