

**BMW Car Club
of America
Peachtree Chapter**



**Fall 2014
Peachtree Pit**

Your Peachtree BMW CCA
Newsletter



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Chapter Board**

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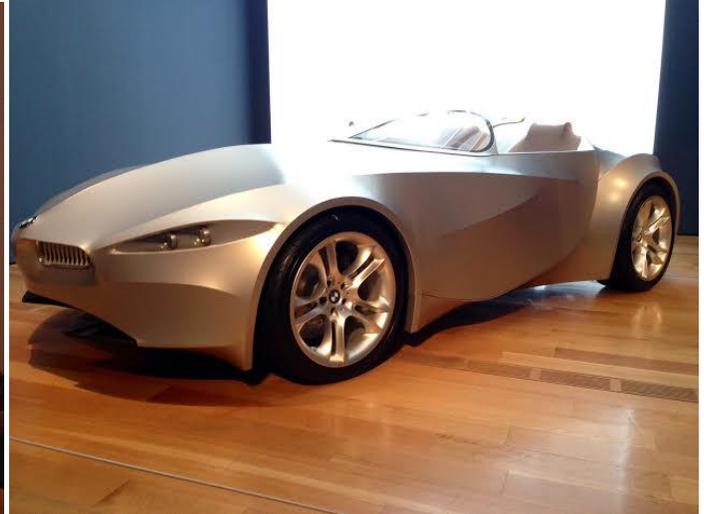
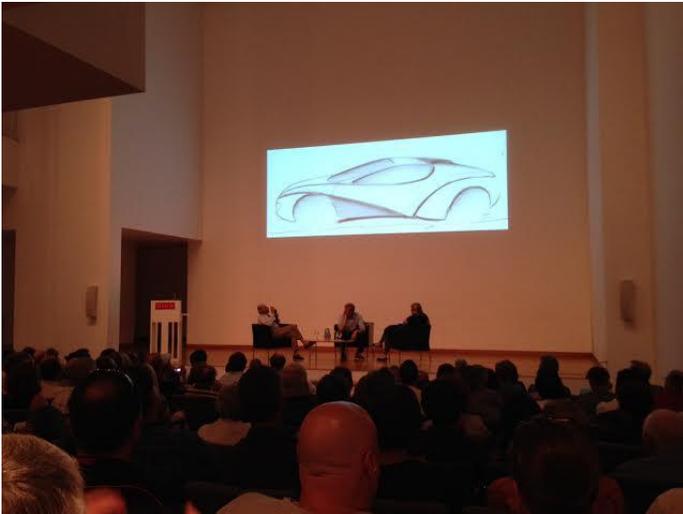
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The Shape Shifting Car

In August, Club members visited Atlanta's High Museum for the "Visionaries in Auto Design" talk. Chris Bangle, designer of the 2001 BMW GINA Light Visionary Model, as well as many of BMW's road vehicles, engaged in discussions with other designers about automobile design. Immediately following the discussion, members toured the Dream Cars Exhibit at the museum.

BMW enthusiasts certainly have mixed feelings about Bangle's work, but regardless of where you stand, the GINA is decidedly fascinating.



GINA?

"GINA" stands for "Geometry and Functions in 'N' Adaptations."

The fabric "skin"

The shape of the fabric is controlled by the driver and can be changed to make the car more aerodynamic, to expose the headlights when they're turned on, and to provide access to the engine. The fabric may be similar to your wife's pantyhose: It's polyurethane-coated spandex, which withstands both high and low temperatures and is water-repellant.

Body

The body is dramatically simplified to consist of only four elements: the "hood," two side panels, and the "trunk." Only when some portion of the car is open can wrinkles in the fabric be seen.

Will it ever reach production?

According to BMW, "the GINA Light Visionary Model is a vision of future cars and serves as an object of research." Unfortunately, many features will never be widely available.

The Dream Cars exhibit at the High Museum ended September 7, but you can still catch some impressive sights at Chapter events—be sure to come check out your fellow members' rides!



Adventures at Street Survival

Why Your Kid's First Car Should Be a BMW

By Emily Douglas

How do you remember your first car? If you're like most of the Club members I've talked to, you have fond memories of a very run-down car (or minivan). Now, what about your son or daughter's first car?

I'll be the first to admit I got more than I deserved when my parents gave me the keys to the 1995 325i when I turned 16. Certainly, giving me a car was a matter of practicality (I could get an after-school job and my parents didn't have to drive me to cheerleading practice anymore), and that car was the one no one was driving regularly, but I think I got more from the car than anyone would have imagined.

Fast forward several years and one car later: I'm happy to hear from members with kids nearing driving age that they plan to pass on their BMWs. As someone who has been the lucky recipient of the Ultimate Driving Machine, there are a few reasons I think every kid's first car should be a BMW.

- **Safety.** We've all heard—or experienced firsthand—the exceptional safety BMWs provide. I have multiple friends who have totaled their BMWs and walked away unscathed. And, if you're anything like my father, that peace of mind is a necessity to have a child driving.
- **Durability.** Case in point: My first car was made 20 years ago, has over 150,000 miles on it, and is still going strong.
- **Being a part of BMW CCA.** My dad and I joined the Peachtree Chapter to autocross, but we didn't expect to make great friends in the process. As a 16-year-old, I had opportunities I wouldn't have had if my first car had been anything but a BMW. I've had fantastic experiences with the Club and even wrote my college admission essays on my first couple of years as a member (and got in the school I wanted). Now, as an adult, I have a great network and I've made dear friends. I'm a significantly better driver because of autocross and Street Survival. I even have leadership opportunities. In short, I got more than I ever expected!
- **Time for an upgrade.** If the previous benefits don't sound so appealing to you, consider this: Once your BMW has changed hands, you may find yourself wanting another one, with the perfect excuse to get one!

Insurance Coverage: What You Should Know

Credit: Stephane Grabina of the National Capital Chapter

Just like sausage, no one ever wants to see the insurance process in the making. This is an unfortunate reality that we have all dealt with at one point or another in our lives. Let's start with what you should know and do before you get into an accident.

Body shops

We've all been there. The body shop calls to tell you the car is ready to go. When arrive to pick up the car, the paint doesn't match or the fender doesn't line up. While a consumer may bring a car to a body shop once every ten years, a mechanical repair shop may bring ten cars a month. Therefore, it is in the best interest of the body shop to ensure that the mechanical repair shops are happy. You can use this relationship to ensure that your needs are met, and you can get good recommendations for body shops directly from your mechanical repair shop.

Insurance

It's important to read the fine print. If available, as about getting a Rider on your policy so you get only OEM parts. This will cost you more, but think of it this way: You bought a beautiful, certified diamond ring and kept it shiny and sparkling; then, something happens to it. The insurance company hands you cubic zirconium and says have a nice day. Unfortunately this has become the norm.

I recommend talking to an independent insurance broker who has access to several insurance carriers to help you shop for the best coverage and price for your individual situation.

Inside Dirt

Body shops that are desperate for work will seek out and create relationships with insurance companies to get referrals and the promise of a continuous flow of new business. In return, the body shops have to agree to certain guidelines, such as installing used/aftermarket parts.

After a collision, the insurance company is going to work very hard to sell you on the idea that you should take the car to one of their direct repair program shops. This practice is illegal, but unfortunately the rule here isn't enforced. Typical things you will hear from the insurance adjuster: "If you don't take it to our shop, we may not be able to go inspect it for a week," "you will have to pay out of pocket if you go to that shop," "unless you go to our shop we can't guarantee the repairs." In most cases, a body shop can file a supplement for additional costs or repairs as long as they can prove those costs are necessary. And, Adjusters can typically visit most body shops within three business days barring some kind of natural disaster.

Some may argue that insurance companies should be getting perks for sending customers their way. Unfortunately, the insurance companies are severely shortchanging the body shops, so much so that some jobs are not profitable. Some would say, "Well it isn't my problem that the body shop isn't going to make a profit." Here's the catch: body shops are going to find a way to make every job profitable. The question is, which corner is being cut?

Diminished Value Claims

This happens to be one of the best-kept secrets in the insurance industry. Say you get into an accident with your two-year-old car, and four years later, you want to sell or trade it in. Most likely, the diligent buyer or dealer will pull a Carfax report or inspect the vehicle for body damage. Once they see the damage or the report on the Carfax, they will offer you less money for your vehicle. Sometimes this decrease is significant. You are entitled to be compensated for the vehicle's potential loss in value. This means you will have to get the vehicle repaired and then contact a "diminished value" claim expert. He or she will most likely have you take the car to a specified body shop to perform a post-repair inspection, which you should always have done anyway. Some body shops offer this service for free; however, if they see a red flag, they may want to investigate further, so expect to pay a little out of pocket. Chances are, if they have to do some deeper digging, this means there is something wrong and it should be investigated anyway. If improper repairs are found, the insurance company will get involved and pay the shops for their labor.

Total Loss Value

An insurance company will always work hard to protect its bottom line. You, as the consumer, need to protect your bottom line as well. The insurance adjuster will tell you that the number he or she is offering you is the best and final number that exists, which is not necessarily true. In most cases, independent appraisers can help you negotiate a higher

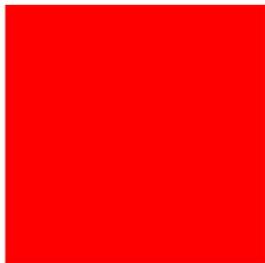
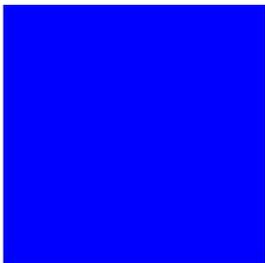
value for your total loss. They charge a nominal fee in comparison to the additional money they can get you back from the insurance company. If they are good at what they do, they will tell you up front if they don't think they can do better and not charge you additional money.

Gap Insurance

You bought a brand new car and got a great deal to finance it for five years. Three years later, you got into an accident and the car is now a total loss and you still owe the gap between the value of the car and the note. Whether the accident was your fault or not, the insurance company will give you what they calculate as the depreciated value, and you have to pay the gap out of pocket to the bank in order to pay off a car you aren't going to keep. This is where gap insurance comes in. You can typically get it from the lender/bank as an option or from your regular insurer.

The Bottom Line

When a car needs repair, mechanical or body, an appraiser or service manager will provide an estimate based on what is visible and known. Once repairs are underway, additional problems may be uncovered. If you are paying, the shop will call you and explain. If this is one you have been happy with in the past, generally it is prudent to accept the advice and do the additional repair. If insurance is covering the claim, then the shop will call the carrier, explain what is needed, and ask for authorization to do the additional work. This is where the haggling and delays come into play. In either case, the repair generally takes longer than you expected. This is particularly true if an insurance carrier insists on seeing the damage before authorizing additional work. So be patient with your shop—they're doing the best they can.



A Message from the Board

Greetings Peachtree Chapter members,

We're excited to announce 2014 board elections! Per chapter bylaws, the positions open for election this year are vice president, secretary, and member at large. The vice president steps into the president's role when he is unavailable and is the membership chair, while the secretary is responsible for the chapter's physical mail and records management and the member at large primarily coordinates events. If you are interested in any of these positions and want more information, please contact Jason Courant at jcourant@peachtreebmwcca.org.



Nominations will be held in November with elections in December.

Watch for an email and Facebook post with dates.

The BMW corral at Petit le Mans has sold out. If you purchased a spot, we look forward to seeing you there!

Also watch for information on the annual post-holiday party, which will be early 2015.

See you out there!

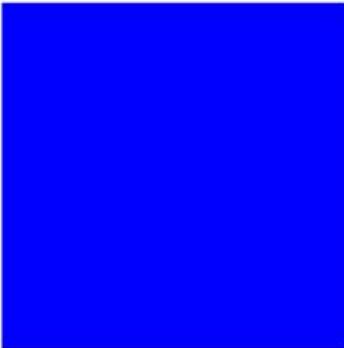
- Your 2014 Peachtree Chapter Board

Are You Plugged In?

The Peachtree Chapter has several ways of communicating with members. Make sure you're tuned into all of them so you find out about events as soon as possible! Here's a checklist for all of these channels:

- ✓ **Join www.motorsportreg.com.** All event registration is done through this site.
- ✓ **Get event emails to your inbox.** First, sign into www.motorsportreg.com, then click on "My Account." At the top, click on "Edit My Information." You can manage your club memberships by clicking "Edit Clubs" and then "Add clubs to account." Sign up for all BMW CCA – Peachtree Chapter lists you're interested in, including driving events, autocrosses, and social events.
- ✓ **Join the Peachtree BMW CCA Facebook group** at <https://www.facebook.com/groups/133687167176/> for announcements and member discussions.
- ✓ **Visit www.peachtreebmwcca.org,** the chapter's official website.

Upcoming Events



October 1-4: Petit le Mans

October 18: Street Survival

Late October (date TBD): Social



Early November (date TBD): Board Nominations

Early December (date TBD): Board Elections

The Peachtree Chapter BMW CCA is a nonprofit organization of enthusiasts of the automobiles manufactured by BMW AG. The chapter sponsors gatherings of its members and fellow BMW enthusiasts throughout the year and publishes a club newsletter on a quarterly basis. BMW CCA and its chapter are in no way associated with the importer or any other agent of BMW AG.

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The club assumes no liability for any of the information contained in this newsletter. It should be noted, unless otherwise indicated, that none of the technical information presented in the Pit bears the status of "factory approved." It is noted that any modification performed on a car that is in a warranty period may void said warranty. Peachtree Chapter strongly encourages owners to check the limitations of their car's warranty prior to performing work that may affect their car.

If you would prefer a printed copy of this publication, please contact Jason Courant at jcourant@peachtreebmwcca.org to opt out of the electronic copy.

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