

Fiat Coupe Club UK Newsletter

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Fiat Coupe Club UK

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For many of us it is our first attempt at such a publication and we fully expect to learn from it.

Please feel free to come up with suggestions for future content.

Dear members,

Here it is! Fiat Coupe Club UK's first Newsletter.
We hope you like it.

The club membership has grown beyond our best expectations since we officially launched. This means that we have been able to secure particularly attractive club material for members and has also means we will be able to fund a superb club day out at some point in the future.

We have been really busy on behalf of all of you. Many of you are now wearing the superb Limited Edition Fiat Coupe jackets. A good few of you have already saved more than the cost of your subscription by taking advantage of the discounts we have negotiated for members.

We expect to provide better and better services and benefits over the coming months. We are quite confident the club will improve as we all learn. However, the one aspect that we have decided will remain firmly in our sights is that this is your club. Whilst the current board members have given up their valuable time freely to establish, promote and run the club, we will need help from time to time. Please help us with suggestions on services, improvements, Newsletter articles, pictures, in fact anything that you feel may be of interest to other Fiat Coupe owners.

The club is in its infancy, but we are confident that we can provide more than other clubs can. You can be a part of its continued success.

Thank you

Kayjey, Paul (Scooby), Nikki (Bobblington), Marco, Dave (DaveG), Alex (Sandy), Nigel.



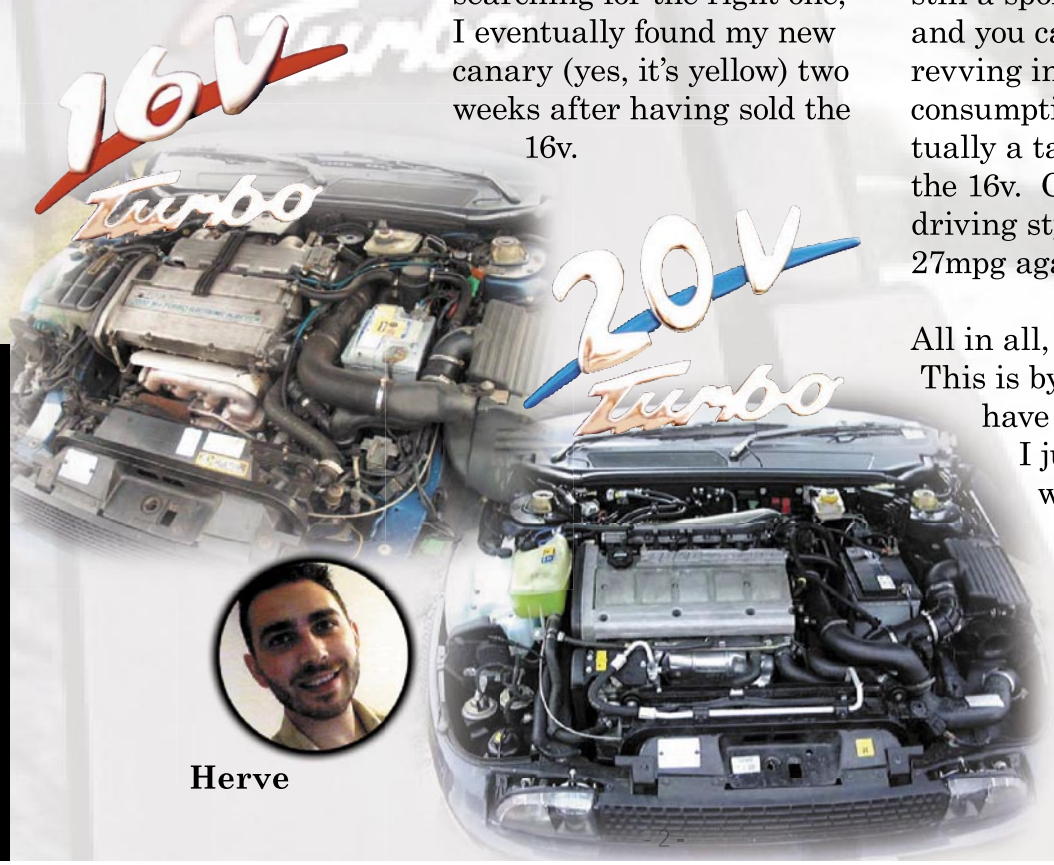
4 valves 1 cylinder

by Herve (Le Maz)

...and so they came up to me and asked me 'Hey, would you happen to have some time to write us a nice story about you?' What about? Well I had a 16v Turbo for about 8 months and loved it. Okay, so it's had the occasional problem (alternator, exhaust, clutch, etc.) that are expected on a car that's done 60,000 miles and is supposed to be driven quite hard. For some unknown reason (well, to be honest I don't really need a car with my current job), I decided to sell it one fine day of spring.

What a mistake had I made! But okay, that's just the basic story. The thing is I now gained some experience those last few weeks and the guys from the Club board thought it would help some people out deciding. Because of course, after having owned a 16v Coupe model for some years and the time has come to let it go, the question once again springs to your mind: what to replace it with...

As soon as the car had gone, I thought 'I must have one of them 20 valve thingies'. After several long days spent searching for the right one, I eventually found my new canary (yes, it's yellow) two weeks after having sold the 16v.



Herve

So what's it like? How does it compare to the 16v Turbo? Any things I miss? Any things I dislike?

Well for one thing that 20v Turbo engine sounds just so fantastic! It's quite a bit more screaming than the 16v engine, and all those Turbo parts sound a bit louder too: the whistling, the dump valve,... Then of course there's the actual performance. Acceleration is at a higher level of course and the power is there for such a long time it's really cool. The turbo is a different story. I felt it reacted a bit slower than on the 16v. It's coming on boost a bit later, at around 3000 to 3500rpm. But there's no real noticeable turbo lag when changing gears driving fast. Then there's the cabin noise. It's still a sporty car naturally and you can hear the engine revving in front of you. Fuel consumption you say? It's actually a tad less thirsty than the 16v. Comparing similar driving styles I came out at 27mpg against 24 on my 16v.

All in all, I absolutely love it. This is by far the best car I have ever owned. Now, I just need to touch wood to make sure Canary will not let me down.

NEC Birmingham

- part 1 -

by Geraint





Well, after years of showing my 20 VT to the public and competing in Sound Offs on a national level it was most relaxing just to pop over to the NEC to see others in the limelight. The drive down from Caernarfon, North Wales on the M6 was fun what would we do without the M3's for some thrills! I bet they scratch their heads when we show 'em our Coupes abilities.

The two halls were full of sports cars and trade stands for excellent valleting gear and plenty of food trailers too. Not a good idea to go on the rally simulator after a chicken sandwich and coke though.

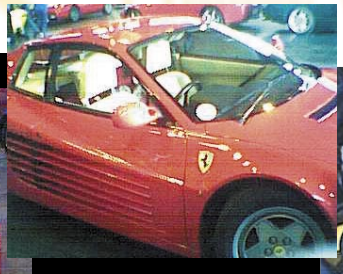
I found the Fiat stand quite easy, thanks for the Sporting Fiats big banners where I saw a standard Coupe in blue on the display stand with plenty of finger prints on the glass too (so many admirers naturally).And opposite were the Fiat Owners Club (GB) with a sliver Coupe sporting L&M stickers. This car was really customised with spoilers and alloys and many more mods as the owner ran through for me even 10 pots callipers if I remember, stunning throughout. The Noddy car (500 based) was a real crowd puller too. Nice to see some items for sale on this stand, even if it's pens and polo tops, it's nice to buy a show momento on the day.

I must say a very warm welcome was had on the stand and that was before I told them I was a fellow Coupe owner too.

Outside, a charity company was in full swing calling themselves 'bears' Mainly they were people with Lambos, Ferraris, Porsches, TVR's, AC Cobras, etc., etc. donating their time and cars for charity rides. They were charging from £25 to £45 per ride which was for about 10 miles including 4 minutes in the car park to show the 0-60 time to the crowds, one AC with a Holley carb set up has stuck in my mind the blower still whistling when idling and the exhaust purring to and eight beat, pure music.

Next year I hope to get an invite to show too or even better why don't we get at least 10 Coupes on show....eleven months to go and counting too!













Geraint

$!#% or be $!#%

by Nigel

Every year it happens. Every year I spend ages shopping around. Every year I begrudgingly part with a substantial wedge of my hard-earned cash. Yes, insurance renewal time always hits us hard, especially when you are talking about Coupes.

Most of us spend considerable time and energy making sure we get the cheapest deal. After all, a hundred quid saved is a third of a way toward that stainless exhaust you've been promising yourself. However, when was the last time you stopped to think about what would happen if the money needed to flow in the opposite direction? What happens if you need to claim?

Many of you are aware that I have had to claim on my insurance after nearly 20 years of unblemished motoring. Had to happen, I suppose, law of averages and all that. Always happened to someone else, until 12th May that is. The accident seemed harmless enough at first, lost the back end round a bend, overcorrected and fishtailed into an earth bank on the right hand side of the road. At first I thought there wouldn't even be a point in claiming (£500 excess and loss of two year's no claims wouldn't be worth it, would it?)

However, I decided to inform the insurance company anyway, and said that I would decide if I needed to claim at a later stage. Turned out to be a wise move, as the policy said ALL accidents should be reported. Then came the call from the insurance man.

"It's a total loss" he said, very matter-of-factly, not realising he'd just consigned two and a half years of loving ownership and blank cheques to the scrapyard. Turned out there was a kink in the roof. That's it. Scrap. Then the fun really began, and this is the point of these ramblings.

Now I know the car was high mileage (123,000), but anyone who ever saw or heard the car will tell you it didn't look like it had done half that amount. Still putting out 231bhp on the Coupe dyno day. Still looking very pretty after the local highways department were "persuaded" to pay for a respray. Still running beautifully after almost everything that could wear out had been replaced. The insurance company's first offer was an insulting £3,600.

The insurance company's job is obviously to try and pay out as little as possible.

The insurance company's job is obviously to try and pay out as little as possible (why do you think their premiums were cheap?). My job is to negotiate the figure up as far as possible.

I deal with insurance companies on a daily basis as part of my job and over the years, I have found out what little phrases and methods are best employed to get the desired response. I have dis-









covered the two best approaches are to ask questions to which you know they can only answer one way, or to hit them with indisputable fact.

First question was "How did you arrive at that figure?" Turns out they had used Glass' Guide (£5,200 for a '96 "P" 20VT) and deducted a percentage for the high miles. Realising that Glass' is obviously a mile out, my immediate answer was "OK, if you can find me a car with full service history, aircon, a respray, all the new bits I've added, and the mods I've added (and declared), I'll accept your figure". He went sort of quiet and said he would look into it.

Next day, he called saying he had found a comparable car (although he accepted it had been sold) in Thames Valley Autotrader for just £5,390. Therefore, his new offer was £4,400. OK, an improvement on £3,600, but still nowhere near. Time for some investigation of my own. I called Autotrader, who tracked the ad and gave me the guy's number. I called him, immediately telling him why I was calling. With great glee on my part, he informed me that the reason the car was so cheap was that it only had part history, no aircon, shabby paintwork and the cambelt tensioner pulley was squealing badly. Not such a bargain.

Next day, I informed the claims assessor, who was actually rather miffed that I had the nerve to question his findings. I suggested he went away and find a car that was truly comparable to mine. Sure enough, next day, he called with a new offer of £5,500. Then I hit him with my trump card. "What about all my modifications?" I asked. "Ah!" he replied, "I'd forgotten about those".

As far as I am concerned, when I declared my mods and paid my extra premium, (body kit, wheels, exhaust, strut brace) I was insuring the cost of replacing these items onto another car if they were lost through damage or theft. Indeed my policy documentation says as much. His first offer was on the basis that the mods "hadn't added any value to the car", and he thought £200 would cover it. I don't think so matey. Isn't it funny that when you declare these mods, the company says it adds to the desirability and replacement costs of the vehicle, but when it comes to a claim, it suddenly makes no difference! I suggested that what I wanted him to do was to find me a car in the same condition as mine and then add to it all of the additions that I had. When I told him this would cost about £2,000 he nearly choked.







So, from an initial offer of £3,600, I am now at £5,500 plus the realistic costs of the mods (truth is, they didn't cost me even £1,000, but I'm not telling him that!). I make that an increase of 50%. Not bad for a few phone calls and a bit of digging.

Incidentally, this story really should persuade you to make sure you have declared your mods. Apparently, a large percentage of the time when the guy inspected the car was spent sniffing around under the bonnet and checking stuff like tread depth (looking for a way to get out of the claim completely).

The moral of the story (and I really hope you never have to go through any of this) is that insurance companies really are only staffed by people. They are just as susceptible to persuasion as anyone else, and when faced with an unarguable point, they have to give in. Don't get nasty or abusive. Don't spout out unsubstantiated facts. Do your research, think before you say anything and most of all, don't be intimidated. You have protection, too. Mention the Insurance Ombudsman or, in the UK, the Association of British Insurers and it's a sure-fire way of letting the company know that you're not going to be a pushover.



www.fiatcoupe.net





Member discounts

National Aircon
20% discount on regassing
Martin Kitt - National Aircon - +44 7971 031617

L&M
Up to 15% off parts and services
High Wycombe, Buckinghamshire - www.l-m.co.uk - +44 1494 538899

Black & White Garage
10% off servicing and parts
Thatcham, Berkshire - +44 1635 200444

Autostyle mats
10% discount
Hungerford, Berkshire - www.autostyle.co.uk - +44 1488 689400

Crowthorne Insurance Services
working on a block plan but ring for discounted insurance anyway
Paul Norris - +44 870 7418841

Accountancy Services
10% discount
customers@accountancyservicesonline.com - +44 7974 761071

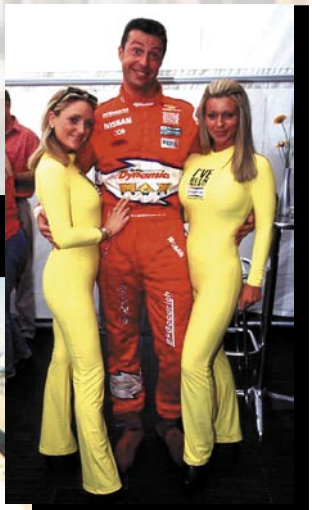
National Tyres
10% off All Car tyres, 10% off Batteries, 10% off Brakes, 10% off Exhausts, 10% off Shock Absorbers, 50% off MOT at selected branches
Members must present their FCCUK membership card for inspection prior to cash sale invoice being printed in order for the discount to be applied. Discounts will automatically be applied to cash sale invoice at the levels indicated. Air miles (Exclusive to National) and Tesco Clubcard Points for members. Private motorists' cash or credit card sales only. Mot tests for cars with catalytic converters or diesel engines may not be available at all centres-check before travelling.
MOT Hotline +44 800 281681, other: +44 800 626666

by Nigel

BTCC driver tests Fiat Coupe?







Not really, but the thought is nice isn't it! I had the opportunity recently to attend a two-day photoshoot run by EMAP (the big publishers). The idea was to compare three new sporty hatchbacks (Alfa147, Honda Civic Type R and Toyota Yaris T Sport) with a few second hand cars costing about the same (M3, Jag S type, Scooby, Tiger Cat(!) and a Coupe20VT)

The second day was at Rockingham (if you've never been – go! Its brilliant). Matt Neal the BTCC driver was there to "test" some of the cars (i.e thrash them within an inch of their lives). After hacking around in his favourite (the Civic R) I offered him a spin in the Coupe.



Matt Neal

As soon as he set off, he remarked that it was "much better" than any of the three hot hatches. At first he said "don't worry, I'll be gentle with it", to which I replied "no you won't, put your foot down and have some fun!"

Which he did.

Tyres were well scuffed after two laps, and the brake pads were smoking quite nicely. All in all, a decent day out. Nice chap too, Matt.

Matt Neal

After competing in the BTCC (British Touring Car Championship) for nine seasons, Matt is one of the most experienced on the track. Neal's reputation has been one of being able to compete against the manufacturers as an 'independent', having been Independent's Champion for four times in the past.

This year, Neal is in a maufacturers' car for the second year and is head and shoulders above all others. Racing Vauxhall Astra Coupés, he and his team mate Paul O'Neill will be showing off the Egg Team's colours again.



the Fiat Coupe Club UK

Newsletter

info@fiatcoupe.net

Articles and input:

Kayjey
Marco
Nigel
Paul (Scooby)
Alex (Sandy)
Dave (DaveG)
Nikki (Bobblington)
and
members as mentioned

Design and layout:
Kayjey



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