



# Exceeding Expectations

## Like It Never Happened

It was a day that dawned like any other, before veering sharply off course.

On a September morning in 2008, Curtis Zeigler, an investment advisor and president of Capital Management Group in Denver, backed his prized 1956 metallic silver Mercedes-Benz 300SL automobile — the one with the distinctive gull-wing doors — out of the garage when the hydraulic brakes failed from an undetected leak. Curt tried the



emergency brake to no avail, as the vehicle gathered momentum. “Two cars were in the cul de sac outside our home, and I was able to avoid hitting both of them and an 18-inch high curb above a metal drain,” he recalled. “I had but one option to stop the car.” That option was a sturdy pine tree, and the automobile thudded to a halt.

The vintage Mercedes had suffered significant damage to the rear bumper, fenders and trunk. Initial repair estimates were relatively low, but as the full extent of the damage revealed itself, the Zeigler’s vehicle would require repairs spanning a full year and costing well over \$100,000.

In between the accident and the final repairs is a tale involving a

global insurance company, a local independent insurance agency and an automobile body repair shop, each doing their best to transform the Zeiglers’ fiasco into one of their fondest memories today.

## Not Your Average Car

The Mercedes-Benz 300SL made its debut in 1954 as a two-seat sports car. The “300” references its three-liter displacement, six-cylinder engine, and the “SL” is an acronym for “Sport Leicht” or Sport Light. The car was the first in the automotive industry to be powered by gasoline injected directly into the combustion chamber, a feature only recently making its way into greater production.



Of the automobile's many distinctive features, none stand out more than the gull-wing doors that hinge to the roof and open like a bird's wings in flight. The gull-wing version of the car was available only through 1957, making these vehicles extremely rare and valuable from a collector's standpoint.

The Zeiglers were new to the collectible car market when they purchased the Mercedes at an auction of classic vehicles in January 2006. It was their first and only vintage automobile. Like others who buy such rare cars, passion for the sheer beauty of the vehicles is a greater factor in their purchase than investment potential. After acquiring the car, the couple joined Gull Wing Group International, comprised of fellow Mercedes 300SL owners. They transported it by trailer to rallies and vintage automobile events like the first Rocky Mountain Concours d'Elegance, where it won Best in Class. The organizers cited the car's metallic silver color and gabardine plaid interior as strikingly beautiful. The Zeiglers have the original painting from the inaugural event, which features the Gull-Wing next to a Duesenberg and a Brough Superior vintage motorcycle.

The Zeiglers have driven the car sparingly to preserve its show condition. They also insured the vehicle with the Chubb Group of Insurance Companies, which specializes in the insurance of collectible vehicles, fine art, yachts, antique furniture and other priceless and near-priceless items. "Chubb was already our insurer for our homes and business, and we had full faith in them to insure the car as well," Carole said. "Other companies that insure nothing but vintage cars tried to persuade us to insure the car with them, but we held firm."

### **Not Your Average Repair Shop**

The Mercedes was insured for \$500,000, the agreed-upon value of the vehicle. Chubb was financially responsible for a repair including "like kind and quality" parts and labor, which meant repairing the vehicle to its pre-damaged state. Following the incident, Carole called her agent at Denver Agency Company to report the accident and file an insurance claim. Jenny Freeman, an account manager at the agency, received the call. "Carole explained what had happened, and you could hear the concern in her voice," Freeman said. "They were so excited when they bought that car. It was their baby."

Chubb's initial estimate for repairs was based on the visible damage to the vehicle. As work progressed at the repair shop, Classic Restoration, it became apparent over time that the repair would cost quite a bit more than was first determined. "The damage was more extensive than the naked eye could see," said Jack Farland, owner and president of Classic Restoration.



Farland, a soft-spoken man whose father owned a Chrysler dealership in Denver when he was a boy, opened Classic Restoration in 1991. In 2006, he relocated the shop to a new 15,000-square-foot building custom-built for his purposes in Englewood, Colo. The Zeiglers chose the shop after it was recommended to them by another satisfied repair client.

Frank Boccia, an auto claims re-inspector with Chubb, was dispatched to discuss the necessary repairs with Farland. "Jack showed me the extent of damage, and we sent another appraiser out to provide a new estimate," Boccia said. Through this consultative process, the Chubb team determined that the estimate needed to be increased considerably.

Farland recommended to the Zeiglers that he order the necessary parts to replace the fenders and trunk from Mercedes-Benz in Germany. "Like a lot of cars this age, it had endured former accidents and was repaired with what we would consider inferior products and practices today," Farland said. "For example, when we cut off a panel in the rear we found an inch-thick piece of lead that weighed a good 30 pounds."

Farland's forensic study of the damaged automobile progressed and other problems surfaced. The trunk lid had to be completely replaced, but its complex curvature and unique indentations put the test to Farland's fabricators. "We made it in three pieces on an English wheel, a manually operated metalworking machine," he said. "Then, we very carefully welded the pieces together to achieve the perfect contours, flow and profile."

The gas tank had to be removed and reinstalled, and the exhaust system needed to be replaced. A new bumper was fabricated, and the inside of the aluminum trunk required a complete restoration, as previous repairs were again obvious and the aluminum had become brittle with age. A new aluminum trunk was fabricated and welded to new bracing underneath. "We wanted it to be perfect, which is what the Zeiglers wanted," Farland said. "So did Chubb."

### **Not Your Average Insurer**

The cost of the repairs continued to rise, but Chubb never blinked. "They did not cut any corners," said Eric Gordon, vice president and co-owner of Denver Agency Company. "Their customer service philosophy is impressive. The entire process was very smooth — the Zeiglers were patient and willing to wait for the optimum results, the restorer was top notch, and Chubb was fully committed."

This situation required the most expensive component of the repair — a new paint job. Originally, it was hoped that the damaged parts of the automobile could be repainted to match the rest of the car. "I had to tell the guys at Chubb that if we were to get it right we had to repaint the entire vehicle," Farland said. The cost and time were significant, as it would require seven different coats laid on with paint guns, each coat needing several weeks to dry before the next coat could be applied. Chubb could have been lousy about this, and I've had experience with other insurers that balked and said no way, but they didn't."

Boccia concurred: "Chubb does not sweep problems under the rug. The customer always comes first."

When the restoration shop's time — more than 1,800 hours — and the cost of materials were added up, the bottom line read \$143,929. The complex repair took exactly one year from start to finish. When it was completed, Denver magazine ran a story on the car with a photograph. "It looked luminescent," Farland beamed. "When the guys at Mercedes-Benz Classic Center saw it, they called Carole and Curt and asked to borrow the vehicle."

The Mercedes-Benz Classic Center, in Irvine, Calif., attends to the needs and passions of classic car owners worldwide. At the time, Mercedes-Benz was planning to introduce the spiritual successor to the Gull-Wing, the SLS AMG, which also features the distinctive doors, and wanted to pair it with a vintage predecessor. The unveiling was done during the Mercedes-Benz National Dealer Business Forum in Denver. More than 250 dealers from across the country jammed the Hyatt Regency hotel, where a big stage was built to display the two cars. Farland remembers the music coming up and the curtains opening to reveal the Zeiglers' Gull-Wing followed by the new SLS AMG, both painted metallic silver. "The cheering you wouldn't believe," he said.

Since then, the Zeiglers' "baby" has been shown to similar applause at several other events, including a Best in Show award at the 2009 Gull Wing Group International Convention in Sedona, Ariz., while "joined at the hip" to the SLS AMG, said Curt. "We most recently displayed it at the Amelia Island Concours d'Elegance, where it won the special 'Amelia' award."

Today, the market value of the Zeiglers' cherished Mercedes is quite a bit more than when they bought it. Curt and Carole are still amazed at the extraordinary events that followed in the wake of that terrible morning in 2008. It was as if the gull-wing's doors flexed open to take them on a remarkable journey. They're still flying high.



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