

Insured?

By Ken Kwong

Recent events have prompted me to write this brief article and share with you some shocking revelations I've discovered about insurance – specifically the contents portion of your homeowner's insurance (for some, it is called the tenant's insurance) and how it may affect your rally related property.

All of us have purchased some form of insurance policy to protect our personal property from theft, fire and damage. A policy normally covers, by definition, "... the contents of your dwelling or unit and other personal property you own, wear or use, while on your premises which is usual to the maintenance of a dwelling or unit...". An average policy is about \$40,000 (per person) in personal property. Is this enough coverage? Perhaps for an "average" person.

Due to our involvement in motorsports (rallying) – some of the personal property we possess is not what an "average" person owns. Most of us have at least a few tool boxes with specialized tools for our vehicle(s) and not to mention a host of other power and air

tools – some of us have enough tools to rival an auto mechanic's shop! You may have 1 or 2 helmets, and a racing suit or two. You might have radio equipment like FRS, VHF and Sat phones. Don't forget about that rally computer we use in events. Some of the property we own, we take with us when attending events.

Did you know that **most** policies offer only up to 10% of the property coverage when stolen / lost while temporarily away from your premises? That is only \$4,000 coverage based on the "average" policy!

If you take a moment and tally up the total replacement cost for all that equipment, we start to see that this could conceivably amount for over 25% of our coverage. The remainder is left to include the rest of our property such as clothes, computers, stereo equipment, TVs, jewellery, pots, pans, etc. And we wonder where all of our money went?

Do I have enough coverage for my personal property? AND does it cover

my motorsport equipment? The answers to those questions, according to my insurance agent are "no" and "no" respectively. *What the...?!?*

Let me explain - due to the fact that the equipment is used primarily for motorsports and the replacement value is "excessive" (according to the adjuster) – our home insurance "technically" does not cover these items. We can purchase additional coverage on our auto insurance to cover those electronics we use in the rally car. We can submit a "schedule" (list) of our tools, helmet and suits for additional coverage under our home policy. However, both these options resulted in premium rates that were difficult to justify.

There are alternative solutions to obtaining insurance for your rally goods – but that is best left for another discussion. The above is open for further debate – but I encourage everyone who reads this to have a good talk with your insurance agent and make sure you C. Y.A.!

For Nintendo Gamecube: Rally Championship

So you bought that Gamecube for the kids (at least, that's what you told your spouse), and now you're wondering if there's any rallying goodness to be had. Maybe you're even thinking of buying a wheel and pedals. Well, hang on there, driver, because you might want to do a little research first.

The Gamecube is typically regarded as having received the 'short end' when it comes to racing games, and rallying is no exception. There have been very few racing games actually published, with some titles being scrapped before they could reach the shelves. One title that has survived is last year's Rally Championship.

First off, this isn't a game that will compare to some of the better releases for X-box or Playstation, but this is Gamecube, after all, and for that, it's not bad. I use the words "not bad" because it is adequate in many respects, some good fun, but also some poor aspects as well. 33 stages are available across 6 rallies. There are a variety of terrains, but unfortunately, it's rendered with mediocre graphics, and landscapes a little sparse.

The upside is that the physics model is quite well done. Although the game does exhibit a few 'strange' collisions, there is a real sense of speed, and it won't take long to get a feel for how to

get your car sliding through the corners. There are 25 cars to choose from, and they are fun to drive. Of course, if you've spent some time rallying in the real world, there will be no comparison. This is a game, not a hard-core simulation.

If you are looking for a game to rent, or you see this one in the discount bin, you can't go wrong for a few hours of fun, racing around in the dirt, mastering some special stages, and generally having a good time. If you're hoping for a game like "Colin McRae Rally", or "Rallisport Challenge2" you may be disappointed.

By Ken Jeffery