

## *“Should’ve Let Them Steal It”*



(Where the failed carjacking took place)

If you read the story, *Swiped Right Into My Car, a \$48,000 match*, which was my first experience dealing with insurance companies regarding exotic cars, you can see why I'd pony up a few extra benjamins for top rate insurance. In that experience, I got paid out 5 figures for a repair worth a few hundred bucks. Due to the fact there are such a small supply of exotics for sale in the US, maybe 100 Astons & 300 Ferraris at any given time, it is much more difficult to gauge the true value of the each car.

You can look at it this way: the Hondas/Toyotas/everyday cars you see are the thick stocks with millions of shares, like MSFT or BAC, trading with a \$.01 spread. The exotics are more like biotech's or other high beta's where their valuation is constantly flying around. Insurance companies want safe, risk-off trades, hence why most won't

insure exotic cars (Progressive and Allstate). With the more risk-on insurance companies who offer full coverage, you negotiate an amount that upon totaling the car, that amount will be your payout. No debate. If I want to insure my exotic for a million bucks, the insurance company (State Farm and Hagerty) will give me a quote and happily take my premium payments. They will gladly collect checks as most exotic car owners are middle aged garage queens, meaning they'll rarely take the car for a spin. The actual risk is quite low compared to the odds of new driver crashing their Honda Accord. So for me to insure my car with a \$200,000 policy as well as insure the limousine, it was cheaper than what most people pay for just 1 lesser-valued car. Sometimes it's worth it to pay up for good stock. Anyways now you know a little background on the insurance game, so let's get into the fun stuff, (the attempted robbery) shall we.

It's a fall Friday evening in northern New Jersey, my friend *Big Papi* calls me and before I can say hello he fires off:

*"We're going out tonight. Leave wifey at home it's a 1OAK night!"*

He goes on to explain that the whole crew's (Wrench, Gross Rev, Shake, Chad, and a few others) coming and the pre game's starting at Wrench's loft in the upper east side. I know Gross Rev will be there, ready to tell me about all the money he made last week, and he's got the party favors on deck.

Wrench WOULD be there in a full 3 piece suit, even though no one wears ties in clubs unless you're a bouncer or promoter who takes his job way too seriously. (Sidenote -- once saw Wrench come out of bathroom stall wearing his vest AKA he takes a shit with his vest on! Who does that?) Wrench was maybe 5'4" and 130 pounds soaking wet, so he would not be mistaken for security... not in the slightest. Shake (my future business partner) was going to be there as well with a few other traders from the desk. The night was setting up to be as what my college buddies would refer to as "*a movie*."

His loft was about a 30 min drive, however with 500+ horsepower under the hood, I could get there in half the time. I see a liquor store sign up ahead and slow down to grab the usual (12 pack of Corona) for the pre game. Lord knows I'm going to have to blow a stupid amount of money on overpriced grey goose at the club later.

I live in a very safe town, voted 1 of the top 20 safest towns in NJ, so I always leave my car running whenever I'm running a quick errand. Being a creature of habit, I left the Aston top down, music bumping & engine running in front of the liquor store. So news to me, the town I was passing through was *NOT* listed on top 20 safest towns. I walk in to buy some beer and all of a sudden hear my engine revving as I'm at the counter paying. The cashier looks at me, *"Is that your car out front?"*

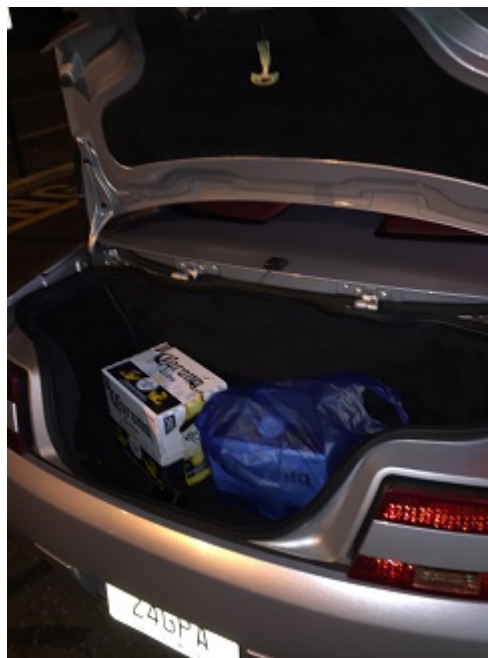
I reply nonchalantly *"Oh, it's probably one of my friends passing by, messing with me or something."*

Yes I realize how insane/stupid my thinking was. I was by myself. What random friend would be passing by on a busy highway, hop out their car and rev my engine as a joke? Boy was I naive in that moment (hence the 2.4 GPA license plate). So I walk out of the liquor store, with my hands in the air, as if to say *"Yo what's up!"* to Wrench or Shake, or whoever this imaginary friend may be. Waiting to hear my buddies respond, I kept walking. To my surprise, it certainly wasn't any of my friends messing with me...

I walk out to a man wearing a ski mask trying to swiftly dip out with my Aston. Just then the getaway car pulled up, a blacked out infiniti G35 sedan with 3 other ski masked individuals. All the guys in the sedan are yelling at the robber in my car, *"WHAT THE FUCK IS TAKING YOU SO LONG?!"*

In that moment, I wasn't thinking, *"Fuck it they're gonna steal it, then I'll clear \$200,000 from insurance."* Not even close. It was purely fight or flight mode, and these fuckers were NOT stealing my Aston. So in the next 3 seconds, my 12 pack drops from my hand and shatters as I dive over the passenger seat and pull the keys from the ignition. As I try to grab the carjacker, he stands up on the seat and dives head first into the rear passenger window of the getaway car and they peel out with his legs dangling out the window. They drifted back onto the highway and disappeared into the night. The cashier comes running out, going bonkers, as I find it quite funny. He's throwing his hands up in the air yelling, *"Holy shit man, they tried to steal your Aston Martin?! Fuck man, I'll call the police. Why would you leave this car running?!"*

As I walk over to pick up the 12 pack and come to realize their all broken except two :(



(RIP to the 12 pack in the blue bag, 10/12 broken during the failed carjacking)

So as this guy is losing his shit about my car, I'm just thinking *'ah fuck my Coronas are done.'* I couldn't even get the Stopped-A-Robbery discount and had to paid retail for my 2nd 12 pack of the night. As amazed as the cashier was, it was back to business when I

asked for it on the house. I just received a simple shoulder shrug of an employee with no power. I found out weeks later that same night, a half mile down the road, 4 Mercedes Benz were stolen -- so clearly these were low level car jackers. They could steal 4 cars out of a parking lot, but engine running in a convertible Aston Martin, no dice. Eventually I'll come up with a funny joke like, "How many carjackers does it take to steal a running Aston Martin?" Lesson learned on their part (click the paddle shifter before redlining the car in neutral) and they could have made a clean getaway. For me, the main lesson was if I didn't take action I would have banked it that night, but stopping them was worth every penny. I still leave my car running just for the fuck of it. I asked the store owner for a copy of the tape, because it would be literally the funniest to watch it all unfold. However I needed to file a police report and all that jazz, fuck the one timers. Team no snitching.

So after I buy the second 12 pack of the evening, I finally arrive at Wrench's as he's deciding which suit he should wear, a grey plaid 3 piece or a double breasted navy pinstripe. I start laughing and explain my ride over; of course he isn't even the slightest bit impressed or interested. The kind of person that needs to one-up everything and always tries extra hard to play it cool. When the rest of the group arrives, most couldn't believe it and were shocked. I bet Gross Rev secretly hoped it did get stolen! As for the night, let's just say it peaked with the near car-jacking. 1Oak was 1Oak -- loud music, hot girls who only care about your wallet, and \$15 bottles of Fiji water.