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Bentley Versus Aston

By James Rothaar

Prestige has forever been Bentley's well-deserved reputation for building automobiles with unmatched creature comforts and incomparable style. Even with a change of ownership and remarkable design changes, Bentley's style and comfort departments remain steadfast. But you may need slow-mo to see those attributes found in Bentley's Continental GT. This sports coupe—with its W 12, 6-liter turbocharged, 500 horsepower engine—is no mere GT poser. It's the real deal.

Bentley's four-door sedans seemingly have enough cabin space to comfortably accommodate a classical quartet; but this two-door sports coupe, by comparison, is sleek and trim. The GT's creature comforts are nonetheless bountiful as the Continental's interior comes in nine, exotic, natural-wood trims. Although you'll need to leave the quartet at home, the robust entertainment center comes standard with a six-disc CD changer, GPS navigational aid, telephone pre-wiring, and voice-activated controls for the telephone. The seats are sumptuous with supple leather, offering 14 separate adjustments, including lumbar support and power memory.

In balancing its swiftness, the Continental GT rides on five-spoke, 19-inch, painted alloy wheels. The glide in the ride stems from an adaptive-variable suspension with automatic load leveling, a front independent, double-wishbone suspension with air springs and a rear stabilizer bar.

Yes, the Continental GT is definitely a ramped-up rider compared to Bentley's revered, classic four-door sedans. Distinctively it retains the lavish qualities expected of a Bentley, but you will have to focus faster to take it all in.

The British aren't coming! They are already back and riding high with the Aston Martin DB9 in its royal fleet. The DB9 is a lightweight only on the scale, weighing in nearly 1,500 pounds lighter than the formidable Bentley Continental GT. However, when it comes to the momentous performance/decadence ratio demands of drivers in this GT fraternity, the DB9 metes out numbers that merit its champion-level status. The overseer of the 911 Turbo, Dr. Ulrich Bev, Aston Martin's CEO, delivers terrifically with a bevy of amenities that make the DB9 menacingly mouthwatering.

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The DB9's frame is a revolutionary VH(vertical/horizontal) aluminum–bonded platform, which provides maximum rigidity, minimal weight and a perfect 50/50 weight balance. Combine that with a double–wishbone suspension and a 450 horsepower,6.0–liter V 12 engine, it is no problem with the DB9 going from zero to 60 mph in less than five seconds. This roadster ramps out at top speed of 186 mph shortly thereafter. The six–speed, auto–manual transmission operates smoothly with magnesium paddle shifters that infuse the fluid feel of a true manual transmission. And the low–RPM responsiveness is nothing short of magnificent.

Amenities come in droves on this tabula rasa, as customers are encouraged to take full advantage ofAston Martin's personalization program. Exterior paint options are limitless. The interior consists of handcrafted, stitched leather seats, and the door and interior trim come in exotic walnut, mahogany or bamboo. There is also a Linn 950–watt, Dolby Pro Logic II audio–system option to boot.

What is even better is that Dr. Bev promises that this is only the beginning of what promises to be the new British invasion!

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Driving An Expensive Or High–Performance Car? Make Sure Your Car Has Adequate Insurance

By gprialde@gmail.com, Esq.

When buying insurance, most people ask for "full coverage" without knowing what they're asking for. What's the problem? There is no such thing as "full coverage". While understanding your coverage is important for everyone, it is vitally important if you're driving a Mercedes, BMW, Bentley, Rolls–Royce, Porsche, Viper, Ferrari, Lamborghini, Lotus, or Aston Martin.

If you're driving an expensive, exotic or high–performance car, you will want to make sure that after an accident you receive OEM parts, OEM paint, the ability to repair your vehicle at the auto body shop of your choice, and the amount of money needed for the repair.

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Repairing an expensive car with non-OEM parts and/or improper workmanship will result in substantial diminished value. With expensive cars, even a proper repair will result in diminished value. What is diminished value? It is the lowered market value of a vehicle subsequent to repair. For instance, a Porsche or Ferrari will be worth less after an accident, even after it has been properly repaired. For research on diminished value, see

<http://www.hurt911.org/accident/car-accident-car-value.html>

You do not want to get into an argument with your insurance company as to whether or not your vehicle can be repaired or should be totaled. Often, insurance companies will want to repair your car, when you think it should be totaled. If the insurance company agrees to total your car, most insurance policies only provide "actual cash value" insurance coverage which would only give you with a payment based on the current replacement cost of your vehicle, less depreciation (the decrease in the value of your car due to use, deterioration and the passage of time).

In the event that an exotic or high-priced car is totaled, the best replacement coverage is "agreed value" or "stated value". The only insurance companies I have found to offer agreed value insurance are Chubb and MetLife.

Chubb's web site states: "You and Chubb can agree on a value and lock it in for a full year. That's the exact amount you'll receive if your car is stolen or totaled in a covered loss. Never mind the "book" value. We even waive the deductible. No haggling, no depreciation, no deductible, no problem."

MetLife's web site states: Equivalent New Automobile Replacement for Total Loss is offered for vehicles within the first year of purchase or the first 15,000 miles, whichever comes first.

What's the difference between Chubb's "Agreed Value Option" and MetLife's "Equivalent New Automobile Replacement" coverage? For high-value cars, Chubb is definitely the better choice. Chubb offers its agreed value coverage every year and readjusts the agreed value upon policy renewal. From what I have seen, the adjusted agreed value even years and over 100,000 miles later is substantially higher than actual value. Additionally, on a different topic, Chubb also offers up to \$1 million of underinsured coverage, which is also vitally important. Make sure you ask your Chubb agent for the maximum underinsured coverage.

For average value new cars, MetLife is a good choice. MetLife does not offer its Equivalent New Automobile Replacement coverage after the first year or first 15,000 miles. For drivers of most new cars, this is still a good value because it is not uncommon for someone to total their new car soon after

purchasing it. Usually, just driving a car out of the showroom can result in as much as \$10,000 depreciation.

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