

ABOUT THE TWIN TOWERS

# Towing a Heap Of Indignity

By Thomas Doyle

I WAS QUITE sure the FBI would be calling. After all, at 12:09 p.m. on February 26, 1993, I parked my 1989 Pontiac Bonneville at the World Trade Center. Nine minutes later the garage — and my car, I subsequently discovered — were blown up.

As the details of the event unfolded over the following days, my friends, family and I were sure I'd be contacted by some special government investigator wanting to know if I'd seen anything. Of course, I hadn't, but I had a pretty good story. Yes, I'd cheated death by nine minutes. No, I didn't see any Ryder van cruising the lot. I did wonder if the

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from my car — the pink parking claim check, stamped day 057 (Feb. 26 is the 57th day of the year), time 12:09, WTC Red on the back. I carry it in my briefcase and occasionally pull it out, hoping someone will inquire about its sooty appearance.

But there's a postscript: The final indignity occurred after calling my insurance company. Like all those companies, mine is very efficient at collecting premiums but a tad less at processing claims. I explained the fate of my automobile, only to be told that my policy did not cover such actions. They suggested I file a claim with the Port Authority.

It sounded like a good idea. After all the "we-pulled-together" rhetoric of Gov. Cuomo and Mayor Dinkins, I thought that recouping some money from my car would be just the thing the PA would do to foster that warm, fuzzy feeling about good ol' New York. I found the PA claims office and picked up a form. I decided to file for \$9,000 in losses (essentially enough to cover the book value of the car). No mental-damage stuff here. Just property in a country steeped in property rights (and American property, to boot). For two months I called about the status of my claim. Finally, a clerk reluctantly told me that the "higher-ups" had decided not to pay claims for property damages.

"What kind of damages do they pay for, then?" I asked incredulously. "Spiritual?"

ticket-taker had survived. Maybe I was the last person to see him alive.

Weeks passed, however, and no one called. Finally, a police officer from the Port Authority phoned. I'll just play it close to the vest, I thought. No, I explained, I hadn't really seen anything except . . .

"Mr. Doyle?" a droning voice inquired.

"Yes."

"This is Officer Burns from the Port Authority. We have your car out here in Brooklyn. It's been totaled. You have a week to come pick it up or we'll have to start charging you storage."

That was it. Another encounter with the uncompassionate bureaucracy of New York City. I was to be summoned like an errand boy to retrieve my snow-and-glass-filled wreck from the Brooklyn docks. I called a local tow-truck company and told



Thomas Doyle is a software consultant who lives in Seaford, L.I.



them I needed a lift from Brooklyn. "Why Brooklyn?" he asked.

"Well, let me tell you . . ." I wasn't going to pass up a chance to retell my story to some poor soul who asked. The tale intrigued him enough to waive the customary gouge fee, so the following Saturday we drove off to get my car. A Port Authority police station (a converted trail-

er) was the first stop. After showing the appropriate documents, we were given directions to a pier a few miles south. As we pulled up, the site of all those auto carcasses was an eerie reminder of the bomb's force. Although some had minor damage, others looked like they'd taken a direct hit. A minivan had become a convertible. This fact seemed quite humorous to my tow guy. My car had broken windows and a collapsed roof and sides — not worth fixing, given the car's 100,000 miles.

This is how the story ends for me. No mini-series, no newspaper quotes. I did retrieve one memento

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"I'm sorry, Mr. Doyle," the clerk apologized.

So that's how it works in New York. You go to work; someone blows up your car; you pay to get the remains towed; the garage owners (the PA, in this case) provide a claim form; you fill it out; they then deny it. Have I stumbled into Kafkaville?

I'm sure they'll argue in court — where claims like mine will undoubtedly be settled — that all insurance policies explicitly exclude acts of terrorism. And seeking redress through the courts seems to be the only recourse. It's not like I can boycott Port Authority products or services. Am I not supposed to use JFK, LaGuardia or Newark airports?

Contingency-fee lawyers and their reptilian staffs will probably try to convince poor souls like myself that the damage to my car was really insignificant compared to the fact that I almost bought it. But what about the fact that I can no longer park in underground lots without lapsing into a state of near-psychosis? That I am condemned to park outdoors for the rest of my life? Ladies and gentlemen of the jury, I must be entitled to something for that.

Actually, I don't think I'll sue. I've had my Close Encounter of a New York Kind. Dealing with the Port Authority was enough: The thought of having to deal with lawyers and the court system is too much. I'll just slink back into anonymity. It's safer that way.