# Talking point

mcn.letters@motorcyclenews.com 😝 motorcyclenews 👸 motorcyclenews 🤟 MCNnews



# Fix your bike and fix your mind too

I would like to congratulate you on your section highlighting mental health. I have found the content really helpful as I suffer with PTSD, acute anxiety and depression - the legacy of my years in HM Forces (Army). But when I head into my shed and start maintenance work on my motorcycle with the radio playing in the background, all my fears, worries and anxieties disappear. It's as though I'm in a different world. My wife has told me and my doctors on many occasions that she can see the real positive side of working on my motorcycle. So many thanks for highlighting these issues Bernard Archer, Gorleston on Sea, Norfolk



This week's Star Letter writer wins these brilliant DXR Skoga Boots worth £69.99 available exclusively at www.sportsbikeshop.co.uk

#### Fight for the right

So pleased to see that MCN are highlighting the threat to motorcycles from the proposed 'anti-tampering' laws (MCN, January 12). And ten out of ten to MAG for keeping an eye on motorcyclists' rights and campaigning for our freedoms. Steve Mallett, MAG SE Rep

#### Pays to shop around

I have just changed my bike and updated the details with my insurer. At the same time, I requested that the 'auto renewal' be disabled, as I would be checking quotes prior to the date. I also asked what the revised premium for the remainder of my insured period equated to. When they checked, it came to some £65 more than an MCN Compare quote I recently obtained. Just shows that it still pays to shop around. D Bysh, email

#### Long-term cost of E-bikes

I have just read the two letters relating to E-bikes (MCN, January 12). In my opinion the use of fully



'Now, how do we get it fired-up?'

electric bikes (and cars) is not yet justifiable, both from an economic and environmental point of view. The environmental cost of lithium as just one key component for batteries, as an example, far outweighs any benefits.

Notwithstanding the effective lifespan of a bank of batteries is perhaps five years, then disposal needs to be taken into consideration. Let's keep the door wide open for internal combustion until all these queries are answered. Jim Williams. N Wales

#### HRC's new signing...

Thought you might like this one of my 16-month-old grandson Oakley Sam Scholefield, from Castleford. He is our little biker boy!

Lisa Iredale, email Ed: Watch out Marquez!

#### Not for the ton-up boys

I was intrigued by the comment in the Interceptor test that the parallel twin was "capable of 80mph+". A 46bhp bike which by implication can't get to three figures? The BSA A10SR, Matchless G12CSR or Triumph T120R were all 650s, weighed about the same, had similar power outputs from pushrod OHV engines and in their day were MIRA tested at close to 110mph. I might have to remove the Enfield from my 'desirable' list. Michael Price, email

#### Sitting comfortably?

What is it with manufacturers and motorcycle seats? Am I the only one who thinks they are taking liberties with this comfort seat option? Surely in order to be fit for purpose a seat should be comfortable full

stop. Most of the manufacturers adopt this scam which is merely a way of making money. John 'Chalky' White, email

#### **New touring threat**

My wife bought me a year's subscription to the paper for Christmas and two issues in, I am hooked again! But are you aware of French authorities using soundlevel cameras? I ride the length of France to our place near the Pyrenees every summer to play in the mountains and this is going to be a spoiler to say the least. Pete Gaskill, email

Ed: Thanks for your email Pete. It is a topic we have covered and will no doubt be looking at again in the near future as the touring season

#### **Not THE Graham Norton?**

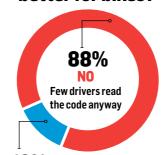
On reading Graham Norton's (could it be THE Graham Norton?) letter in the November 3 edition about his friend and his wife having Cat A added to their licences without having done a test, I decided to have a check on my own. I'm waiting for a test currently but I too have the Cat A on my licence. Result, I thought! Sadly on checking further on the DVLA site, it turns out it only allows me to ride a trike. I assume Mr Norton's examples will be the same. I guess I'll carry on waiting! Daniel Brown, email

#### **Get Petrux in BSB**

So, there are still seats fill in BSB? Come on teams get Danilo Petrucci signed up! He would ride hard and draw a huge crowd too. Richy Howland, email

### **READER POLL**





12% YES At least it might raise some awareness

Your tricky legal questions answered

## 'Are they trying to con me?

I had an accident on the morning commute five weeks ago and the other driver's insurers have contacted me and said that I don't need a solicitor to claim compensation. They have already repaired my bike and have offered me compensation without having to go and see a doctor. This seems reasonable to me but my mum is telling me that I need a lawyer to stop me from being conned – is she correct?

#### Karl Reynolds, email

Unfortunately, the insurer's interest is the opposite of yours because they want to pay as little money as they can but you want the correct amount in your claim. Because the injured rider typically has no experience of the process, the other side's insurer is often able to get away with paying far less than they should.

It has been common for insurers to make settlement offers very soon after an accident

## 'The insurer wants the opposite to what you want'

before the injured person has seen a medical expert. The problem with this is the full extent of a person's injuries, and importantly the prognosis, are unknown. If you then find out you have a more serious injury then there is no second bite of the cherry. The Civil Liability Act introduced a ban on offers to settle whiplash claims without a medical report, so if your injury was a "low value" claim of this type then this is a breach of the law. The benefit of having a lawyer is that you are likely to end up with more compensation.

#### **Andrew Campbell**

Solicitor and author of the MCN Law column for the last ten years

Visit www.bikelawyer.co.uk or email andrew@bikelawver.co.uk or call 01446 794169



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