### **LIFE ON BIKES**



In the summer of 1983 at 16, I bought my first proper bike (a moped really, but I loved it). It was a Honda MB5 and at the time I thought it was the bee's knees, a budding Fast Freddie Spencer! Paul Brvanton

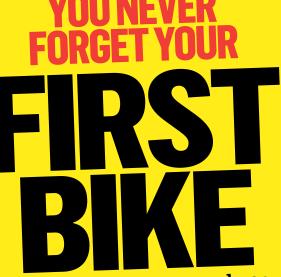


HONDA CD175 Here's me with my two favourite things back in 1983: my Honda CD175 and my dog Jenny. Jerry Gerard



DNEPR 650

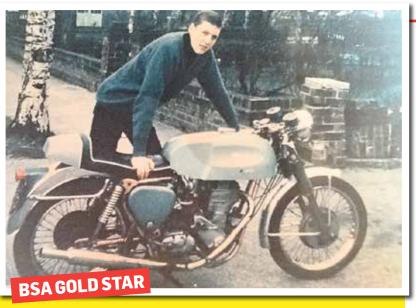
Skint, recently banned from 250s but defiant. This was my L-plated '70s Dnepr 650 outfit.. Voila! Back on the road. Hugh Ramsay



blast down memory lane



Me with my first bike after passing test back in 1986 It's a Yamaha XZ550. Loved it! Dave Pighills

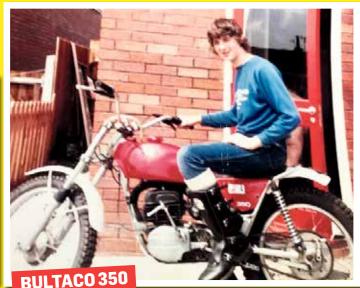


This is from 1969. I later rode Nortons with Lancashire police. Stuart Nelson



YAMAHA RD250E

This was taken in 1981. A great bike, wish I had kept it. Neil Stephen



Bought this beauty with my paper round and Saturday job money aged 13. It actually had a proper Sammy Miller frame, too. Stu Brookes

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DUCATI 450 SPORT

Actually my second, the first was a Honda CD175! Dermot Fagan

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#### Can insurer 🔁 refuse to pav out over dent in mv helmet?

I was popping into my local supermarket to pick up a couple of things and parked my bike up in a space. I put the stand down and was getting off it. when the stand suddenly collapsed. In trying to rescue the situation, I fell into the car next to me and hit it with my head. Fortunately, I was still wearing my helmet! I went into the shop and asked them to make an announcement as I had badly dented the car. I then gave my insurance details to the owner. The problem is that my insurer, MCE, will not pay for the damage, saying it is not a matter for the insurance and say I must pay! Are they right? Sallv Williams. Lutor

Section 145 of the Road Traffic Act 1988 requires that drivers of all vehicles 'on a road or other public place' must have compulsory motor insurance to cover death or personal injury 'arising out of the use of the vehicle.' Insurance also covers property damage caused to others like in your case. You need to tell your insurer that

### 'I fell into the car next to me and hit it with my head!'

your case clearly falls into 'arising out of the use of a motor vehicle' and it was at a public place. The accident was closely connected to using the bike even though you were not riding it at the time.

If your insurer doesn't back down then I would complain to the Financial Ombudsman Service (FOS), which resolves individual complaints between financial businesses and their customers in cases like this.

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

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## TT LEGEND JOHN McGUINNESS IN MCN EVERY WEEK NEW

# 'I thought I might torpedo the ferry'

McPint reckons he could be race fit in just a couple of week's time

'm excited for the TT. I might not be racing but my new leathers and helmet are on their way, I love it when they arrive, it will be just like a race meeting, but without me actually racing!

I've got a few little jobs lined up for while I'm on the island. I'm doing a bit of work with Dunlop and quite a bit with Norton, and I'll also be doing some stuff for the Isle of Man Government. I don't mind all of that, but I still want to go and enjoy myself. I'll take the time to go to Peel and have an ice cream with my family

### **'IT STILL BLOWS** ME AWAY WHEN GO AND WATCH. IT'S UNIQUE'

and friends, I've always done that and always will do, it's just this time I'll be a bit more chilled!

Normally my fuse at the TT is about 5mm long, but when I'm not racing I've got the longest fuse in the world. I don't have to be short with anybody, I can just go and enjoy it this year.

I absolutely love watching at the TT. I enjoyed it last year, watching for the little things and listening to the different bikes and how they sounded on the circuit. I even remember checking out the Norton.

It still blows me away when I go and watch, and even after all these years it gives me that



'f\*\*k, that's unreal' feeling as I hear a motorbike coming in the distance absolutely flat-out. It's unique. You can sit there with a radio and some butties and be happy as Larry. It doesn't happer anywhere else in the world.

I've got a job to do with Norton, so I'll be busy and being pulled from pillar to post but I absolutely love it so there's no complaints from me. Although I won't like not riding. I have considered getting a torpedo and taking down the Ben ny Chree in the middle of the night to get the TT postponed a few weeks. I might be OK to ride by then!



There's no keeping this man away from the Island when there's bikes to see

### **ASK McGUINNESS**





"I really like Dean Harrison, I like the way he goes about his business. He rides for a privateer team but it's a really good one. He's done loads of miles recently and in my experience that's what makes you strong. I think he'll have a good year, he's got Hutchy to chase and Dunlop to catch!"



### WHY RACERS GET STRAIGHT BACK ON AFTER CRASHING