

This is my daughter with my CBR900RT, the bunny still rides with me on my 2018 S1000RR. Cliff Armstrong



This was taken in 1961 with my mate Terry on the pillion. These days I ride a Street Triple 765. Gordon Genis

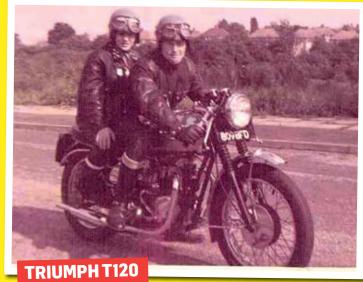


I love this picture of my Dad and Mum on his BSA Bantam. No <mark>helmets or gear necessary. **Pete Thomas**</mark>



Some of my happiest days were riding my 1977 Honda XR75 across the beautiful fields of the Lincolnshire Wolds in the early 80s. Philip Underwood





My first 'superbike' back in 1966, with then girlfriend (now my wife) Sue. How I wish I still had my T120! Dave Jackson



My wife Linda Hubbard on her Yamaha TY50 circa 1981 at her dad's factory. Mark Gill



My late wife Lyn Barnes on my brilliant BSA A7 at the Isle of Man, in the late 60s. Robert Barnes

Your tricky legal questions answered

Should I cash **1** the interim payment?

I had an accident when a car pulled out of a junction. I couldn't swerve as there was a car coming the other way. We collided and I went over the bonnet. My claims company sent me an "interim payment" from the third party's insurer and said I should pay it in. I'm worried if I do cash it in, it will be seen as full payment or I may have to repay it because the letter is worded: "This is an interim payment issued without prejudice. Because of this we reserve the right to claim this payment back if we find further evidence that changes our understanding of this claim". Can I bank it?

'I'm worried if I do cashit, it'd be seen as full payment'

This is a partial payment paid on an interim basis, until such time as the claim concludes. The value of interim payments made is deducted by the paying party at the end of the claim to avoid a claimant obtaining a double recovery. Your opponent's insurer wording is to protect them should something come to light meaning the accident was your fault. They have reserved the position to reclaim the money from you in the event that this is the case. Based on the facts vou've sent this is unlikely to be relevant Sometimes insurers issue interim cheques with the cover letter stating it is in full and final settlement of the claim. In these cases the claimant's solicitor should confirm in writing the real position and that it will be banked on the basis of it being an interim payment.

Andrew Campbell Solicitor and author of the MCN Law

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TT LEGEND JOHN McGUINNESS IN MCN EVERY WEEK

'We need to get brutal with thieves'

Our man is cool with cops knocking off suspected bike criminals

about police knocking bike hieves off the bikes they're suspected of nicking. I've read a little bit about it and let's be honest, something needed to be done didn't it?

That sort of behaviour can't carry on, you need to be hard and brutal with these people. I'm a bit old-school, if someone deserves a slap they should get one. What other ways are there of dealing with it? Bike crime has got worse and worse in recent years and that's why insurance is an absolute fortune these days.

'BIKE CRIME HAS RECENT YEARS

Bike theft really gets me going I don't see why these people think they have a right to waltz up to someone else's bike and just simply take it. What are they even doing with these stolen bikes? With social media to spread the word rapidly about stolen motorcycles and trackers to help police find them quickly and all the other stuff, you'd think it'd be almost impossible to do anything with a nicked bike but they're still at it... it's disgusting!

It really needs to be nipped in the bud if we are going to stop it. If you are swinging a cordless grinder in someone's face one

knocked off your bike the next! It might slow them down a bit if they know they're going to have a huge BMW X5 cop car embedded into the side of them. I can't see what other options the police have as before they couldn't eve chase them. I guess the only thing is I hope

Thieving scum

deserts in the side

discovers just

the police forces are knocking the right people off their bikes! They need to be sure they are definitely bike thieves because if innocent people are being knocked off they don't deserve to be getting hurt. Let's face it, riders on the road have enough

IEEK McPINT CONSIDERS RUNNING HIS OWN BIKER CAFE

angle grinder be up to with a parked bike?

ASK McGUINNESS

Can Bautista beat Rea to the 2019 title after such a

strong start?

DOUG YATES

I was amazed how he cleared off. But don't write Rea off just yet. He's a class act and he'll be stronger at the next round. It's going to be an interesting year by the looks of it, though.

Send your questions to AskMcPint@motorcyclenews com. Don't expect a serious answer

EDITORIAL

BIKES

TESTS AND FEATURES

PRODUCTION

MOTORCYCI ENEWS.COM Online Editor Maria Martin

ADVERTISING

H BAUER PUBLISHING

LP003328, AcademicHouse, 24-280val





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