## **THIS WEEK**

MCN Your tricky legal questions answered

#### 'Have I been Have I been hung out to dry by Porsche driver?'

I was following a Porsche on my Ducati Multistrada and as I went to overtake with a clear straight ahead. the driver accelerated hard. This meant that the gap between me and the oncoming car was not as great as I thought. I managed to get back onto my side of the road, but the oncoming car swerved to avoid me and went into a hedge. I have now received a letter from a firm of solicitors seeking compensation for their client's injuries in his car accident and telling me to send the letter to my insurer. They claim their driver had a serious eye injury from his airbag going off due to my actions. I stopped but the Porsche driver did not. Do they have a claim? Ron. Swindon

You do need to notify your insurer that you have received the letter of claim. The actions of the Porsche driver seem to have contributed to this and could easily be regarded as dangerous driving if he deliberately accelerated to prevent your overtake. Witnesses or CCTV may be able to identity him. If so the claimant's solicitors could be redirected to his insurer

### 'The solicitors are still likely to come after you on this'

However they are still likely to go for you, leaving you to bring in the Porsche driver as another Defendant. The MIB will not compensate the injured driver if you were partly to blame for the accident and will leave your insurer to do so, the MIB being a fund of last resort.

**Andrew Campbell** Solicitor and author of the MCN Law n for more than ten years

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THE BUYER FANTASY SHOPPING ON A REAL-WORLD BUDGE



SIMON PAVEY Every week we give a different rider a wodge of fictional cash and ask hem to 'buy' the bike that sets their soul on fire. This is Simon's pick...

i Pavey has been running the BMW Off Road Skills school in Wales for over 20 years. An extremely experienced off-road rider himself with eight Dakar Rally finishes under his belt, Si has explored every inch of the 4000-acre Walters Arena on various BMWs. So, what would he buy in the used bike market? "Well, given my history it

would have to be a GS, wouldn't it?" he says, "however that's the easy bit, deciding which model to buy is the hard part. Over the years we have used so many versions, from the R850GS through the R1100GS, R1150GS, R1200GS and finally the new R1250GS but we have also run the smaller capacity bikes such

the G310GS. I'd be torn between the R1150GS and the first-gen

R1200GS but I think I'd go 1200. "At the moment the R1150GS is in a bit of a strange place as it is seen as iconic and therefore commands stronger money than I'd be prepared to pay for it. So, I'd go for an early R1200GS Adventure with full luggage. "The first 1200 was a great

bike, such a step up in terms of engine and agility as it had shed 30kg in mass as well as gaining



Adventure was quite a step up from the stock bike in terms of its suspension, more so than now, and I'd need that because it'd certainly be going off-road.

"People are intimidated by a big GS when it comes to off-road but they are brilliant as their soft power and low centre of gravity make them so easy and they crash well! Where the Fs flop over, the boxer rolls onto its cylinder heads and that means they hit the ground more gently to the point the bodywork is seldom damaged. You don't even need crash bars, the rocker covers are really hard on that model and we never ran them on our school's bikes, which were always going down."



Early R1200GSAs are now great value

## The depreciation slider of doom

2006	£9755
2008	£9000
2010	£8500
2012	£8000
2014	£7500
2016	£7000
2018	£6500
2020	£6500
2021	£6500



#### 2006 BMW R1200GS Adventure as the F750GS, F850GS and even a new motor. In that era the

'What I'd buy in the second se



2006 Triumph Tiger 955 £2500-£3500 Replaced in 2007 by the 1050, which runs matching 17in wheels rather than the 955's off-road style 19in front. Big, heavy and a bit soft, the Tiger is cheap and the triple is lovely but it isn't that rugged.



2006 Honda Varadero £2500-£3800 Makes for a really good road adventure bike but one that, like the Tiger, isn't great on the rough stuff. The V-twin is beautifully smooth and reliable and the fairing offers welcome weather protection.

# **'OPENITUP'** YOU'RE NEVER RIDING ALONE



# **'Solo rides** give me time to think'

MCN's organisational guru, Ali Silcox, on how time alone on two wheels boosts her mental wellbeing

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My job is to run the MCN office, so I wear many hats. I balance budgets, sort logistics, moan at people when they submit expenses late, act as first aider and, in the last 12 months, have also trained to be a Mental Health First Aider.

Being an MHFA has given me the tools to help others and it's also made me realise how important it is to look after myself, too.

What better way to be a little selfish and take time out, than to plan the odd solo riding trip? It's something I've done for years, I'll clear off for anything from an overnight stay to a week

away – just me, my bike and my thoughts.

I trained with the IAM a few years back and Allie, my observer, made a verv valid point: Biking is the ultimate way to exercise mindfulness. You have to be present, be in the moment and be focused iust on riding.

For me, disappearing on a bike is the ultimate head-clearer and battery recharger. When I say disappear. I don't quite

mean disappear - I make sure my other half has a loose plan of where I'm heading and I'm not such a free spirit that I can cope not knowing where I'm sleeping for the night!

I love the whole process and gives me a goal to focus on. Everything from the initial search for the destination, to route planning and packing my kit.

I've ridden solo for over 15 years, and my first jaunt to Scotland was for a charity event. I headed north on my Ducati Monster. For two pins I'd have turned tail and come home – but didn't. And it was the best

thing I could've done. Since then, I've had nights down south, been to France, Ireland, Wales and my biggest trip, Venice. I rode for four days, with three nights in fabulous hotels, had a few nights with my hubby in Venice (he'd flown in), then a 1000-mile, 20-hour ride home. Great for my confidence, a perfect way to see fantastic sights and most importantly. completely self-centred. self-absorbed fun.

A bit of planning and Alison is off like a shot

**NEED HELP**?

Call CALM on 0800 58 58 58 (from 5pm-Midnight, 365 days per year) Or go online to webchat at: thecalmzone.net