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# ANY QUESTION

If we don't know the answer, we'll find the person who does





If your hike is on SORN this is most likely the only type of cover you need

#### **How do I get an** insurance refund?

As I was working in Qatar for a while I put my 2013 BMW R1250GS on SORN a month before the insurance ran out and headed to the airport. My UK mail takes several weeks to be forwarded to me, and I've just had a letter informing me that my expired insurance has been automatically renewed and payment taken from an account I don't have online access to. I'm happy for it to be off-cover as it's stored securely, so how do I get a refund?

John Allison, Co Durham

#### Answered by Chris Evitt, Carole Nash Insurance

Although auto-renewal features on a number of policies, it normally allows you to opt out, either by the customer contacting their broker directly, or responding to the renewal notice that should go out up to a month before the premium is due.

If a customer has already purchased a new policy with a different provider, or sold their bike, we will give them. a full refund. The same applies if the customer wants to 'self-insure' while their bike is on SORN and contacts us within 14 days of the renewal date.

Sometimes cancellation charges are levelled because you have been on cover, albeit inadvertently. That provision should be covered in the terms and conditions of the policy. It's always worth calling them if you are in any doubt. If you feel you still have a dispute with the broker or insurer. contact the Financial Ombudsman Service on 08000-234567 for an individual case review.

#### How can I access hardto-reach areas of my bike? I haven't got dextrous hands little room to manoeuvre.

like a concert pianist, so I'm in the market for specialist tools to help me get into those tight nooks and crannies on a bike. Peter Bower, Harrogate

sions are concerned. But

can I fit either the open link-pipe

version or the catalyst type and

#### **Answered by Simon** Relph. MCN

The other day I had to remove a carburettor from my Yamaha XT500 - never the easiest of jobs due to there being very

My Laser Micro Ratchet set was the answer. Other tight situations have been sorted by Venhill's 1/4-swivel ratchet while Apex Tools Xcelite ratchet screwdriver lets you work on those tucked away Phillips screws so beloved by the Japanese. If something is really locked up solid, a Dremel will have the right attachment to slice the offending piece off

would very much appreciate

George Fox, Polegat



motorcycles are not subject to

so there will be no issue with

**Laser Micro Ratchet** two-piece set



emissions testing during the MoT, to use an Akrapovic pipe without

**Apex Xcelite XL75 Offset** Ratchetscrewdriverset



Venhill¼-swivel ratchet



3000 kit

### Whatarethe best tyres for Scandinavia tour?

I'm doing a Scandinavian tour in the summer on my 2003 Honda Blackbird, so that will be a couple of thousand miles with some spirited riding thrown in. What's the best rubber for my bike and plans? Matt Kinnersley, email

#### Answered by Michael Neeves, MCN

I was really impressed with the Metzeler Roadtec 01s I tested at the back end of last year. They give good mileage and they are fantastic in the wet. When I was on Metzeler's wetweather test track I was getting my knee down within a couple of laps. It really does almost feel like you are riding in the dry.

Michelin's Pilot Road 4s excel when it's relatively cold and wet, too, so they are a good UK winter tyre, while the proficient Pirelli Angel GTs can also be found keenly priced.



Corroded connector block could be cause of misbehaving Pan Euro lights

## **Why are my** ST1300's dash lights on the blink?

The dash lights on my Honda ST1300 sometimes dim, then stay on when the key is out of the ignition. Please don't say they need replacing – it's £290 for a used set online Leslie Webb, Sheffield

#### Answered by Scott Bullett, Doble Motorcycles

At most you'll need some contact cleaner, pliers, decent electrical connectors, spanners and maybe a soldering kit. There's a big connector block on the left side of the fairing that feeds the sub-loom for the dash and lights. This gets drenched regularly and will corrode. The same goes for numerous plugs in the same area. The green earth wire in the block can overheat and look nasty, too. If it won't clean up, cut it back and bridge it across the connector

# TRAVEL & TOURING

# **How easy is it to** ride to Russia?

**Answered by Kevin Turner,** adventurer and author of Hanless Biker

www.haplessbiker.com A few months ago I put some new tyres on my 12-yearold Ninia, strapped on a £40 tent and a week later found myself riding along the twisting contours of the Trollstigen Path in Norway - cold, wet and grinning like a loon. A week later I was in Moscow, gazing up at the swirling domes of St Basil's and shuddering at the prospect of returning t

TECH WATCH

electronic aids?

Do we need

One of the criticisms of traction

takes the skill out of riding.

control in particular, and electronic

"This is my traction control,

mate," people say, rolling their right wrists in imitation of multiple

500cc champ Mick Doohan's

famous riposte to the 'do you use

traction control?' question. Mick

was notorious for refusing to test

away fuel injection and traction

him with the same hardware.

Honda's technical advances, batting

control among others, telling HRC

he'd only use it when someone beat

It's a familiar refrain from racers.

who see rider aids as gimmicks at

bearing on the quality of racing, as

skill at worst. But they have no

best, hindrances to their undoubted

rider assistance in general, is that it

the crumbling Russian road network. All in, I rode through 11 countries and covered 6000 miles in a three-week tour.

It wasn't a global trek and it didn't take years to complete, but a motorcycle adventure. like a motorcycle, is a personal thing and its value shouldn't be measured in distance or time. It's about what you put in and what you take away from it. Even a weekend in Wales can give you more smiles and memories than you'd get sitting at home reading about someone else's travels.

anyone who survived Doohan's

astonishing, but dull, five world

titles in a row will attest. And

The 'rider aids are bad' mantra is

often less convincingly repeated by

would otherwise result in a crash is

used to market bikes. See Suzuki

control-free GSX-R1000 last year

'World Endurance Champs without

traction control, without ABS... just

by turning the throttle in the right

direction,' it boasted, conveniently

forgetting the three-position power

mode switch. And electronic

ironically, stock French

management controlling power

GSX-R1000s are restricted to

delivery. And 186mph top speed

limit. Not that it needed it because

France's advert for the traction

The absence of electronics is even

a few road riders, as if preventing

a front wheel lock in the wet that

somehow lacking machismo.

vou can hardly say a traction-

Marquez is dull.

controlled Casey Stoner or Marc



GARAGE

You don't need an expensive bike: just strap on a tent and spend a few weeks riding round Europe, or head down through Spain into North Africa. It may not be Long Way Round, but you'll find it equally exhilarating and rewarding, and be amazed at just how much adventure you can cram into a fortnight



## 'The time limit for bringing your claim is six years, so you'll still be fine'

The company has not fulfilled its therefore entitled to recover the as evidence

I suggest that you go onto www. moneyclaim.gov.uk and pursue the matter through the small claims court. There is a small issue fee to be paid which you will recover from your opponent on success. However depending on your financial circumstances, you may not have to pay the court fee and your local county court will be able to give you

wire' on the C1500T cruiser earlier Seems there's no escaping the rise of the machines, like it or not.



Just 'cus Doohan didn't need traction control doesn't mean we don't

100bhp. By electronics.

this year).

And forgetting how the

GSX-R's secondary throttle valve

opens independently of the rider-

controlled primary valve, as fitted to

every GSX-R since 1996 (the same

secondary throttle valve Suzuki

brazenly labelled 'semi-ride-by-

# Your legal questions

# **Exhausted by chase for item** I paidfor...in2012!

In 2012 at a bike show I paid £350 cash to a company for an aftermarket exhaust. They said it would be delivered within 10 days. I wasn't, and all attempts to contact them were fruitless. Likewise my attempt to get a refund.

I contacted the manufacturer, who was aware of the problem but said they couldn't do anything about it. I have the receipt and letters but no papers confirming the delivery time – that was agreed orally.

I still get cross about this. Is there anything I can do to get my money back after all this time? Baz, Braintree

In your case the claim would be governed by contract law as you nad a contract with the supplier to provide you with the exhaust n return for the payment made.

contractual obligations and you are £350, plus interest. The time limit for bringing your claim is six years. so you'll still be fine. It is great that you have the receipt and the letters

quidance on this.

If the defendant does not respond to your claim then you can ask the court for judgment in your favour and, when granted, enforce the debt.



Solicitor and author of the MCN Law Andrew Campbell, Bikelawyer.

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Motorcycle Accident Solicitors