

Talking point

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'We met thanks to our bikes!'

We were both going to arrive at our wedding on bikes but unfortunately Diane came off hers a couple of weeks before the ceremony – that didn't stop us riding away on my BMW S1000RR afterwards. Like Diane says: "I've always wanted a biker-themed wedding but I'm on pillion today. I had to have some strong painkillers to get back on the bike but I'm buzzing." We met on a blind date, riding to Melton Mowbray and have been inseparable since. We waited for restrictions to lift for the wedding and this was the first chance to tie the knot in style.

Ian & Di Russell, email
Ed: Congrats from everyone at MCN



STAR LETTER



Write something that spikes our interest and you could get selected for the Star Letter slot and receive a voucher for £25 (excl postage) to spend online at www.mandp.co.uk

Wasn't even my fault...

In early May this year on my 6am commute into London, I was an innocent party in a multi-vehicle accident after another motorcyclist had hit a car and their bike span into my path. I flew over the bars at 40mph. Thankfully my gear performed and the worst injury I received was a shattered thumb joint and bruising. My first thought was to contact Green Flag – after all, their advertising shows a car driver upside-down in a tree and the voice-over promising they'll get to you no matter what. After getting through to an agent and explaining I'd been in an accident, I was surprised to be asked who I was insured with and as it wasn't Direct Line they wouldn't help. Next job was to find my insurance details, luckily I had saved them in my phone, but they would only recover the bike and not me! After four months recovery I decided I was ready to get another bike, although riding is uncomfortable on my thumb. So, I needed new insurance. After a call of over an hour I finally got to the quotes. My previous



Henry and Trevor loving Cadwell BSB

insurance had been fully comprehensive with nine years protected no claims and had cost £236, my new cheapest quote was £606! So much for non-fault crashes and a long no claims bonus!

Mark Couch, email

Forget the forecast!

My youngest lad Henry and I had the best time at Cadwell Park. He went on his CBR and I was on my Tracer GT. If it hadn't been for Covid it would've been our 15th year on the trot and if we'd taken any notice

of the weather forecast, we wouldn't have gone at all! We stopped over for the weekend and had a great time as ever. Thanks to all the riders, marshals and the organisers for another brilliant round of BSB. No thanks though to the forecasters, I know a few people who'd have gone if the outlook hadn't been so bleak.

Trevor Kemp, East Yorkshire

Get them all flashing

Now that everyone has learnt to sanitize hands, face and bumpsadaisy during the pandemic, can there be a campaign to get drivers to indicate?

Roger Smithies, email

Ed: Hands, face, indicate...

We need young riders

I read the letter last week about the age of bikers whilst nodding in agreement as I've been saying the same thing for years. I think the problem is threefold. Firstly, the expense. Ridiculous testing regimes and hoops to jump through to get a full licence. Secondly the theft epidemic is crazy in cities around

the country. I know of three bikers who left the scene when they had their bikes pinched from Leeds city centre. On speaking to a police officer in my volunteer role as Leeds and Bradford MAG rep, I was told the police look on vehicle theft as an almost victimless crime as they were insured anyway! Thirdly, and possibly the biggest problem, is the fact that the majority of kids and young adults these days have been brought up in a very risk-averse society, with health and safety drilled into them.

Manny, Leeds and Bradford MAG rep

Great memories

Great to see you printed my old photo of the MZ combo in the first bikes section. Interestingly, the rider in the picture was the late Brian Hibbard, lead singer of the Flying Pickets. It was a production still from a light entertainment TV series made around 1999.

Richard Pawelko, email

Making tracks (sort of)

I've just found snail tracks on my riding jacket in the garage. Is this a sign of something?

Chris Myers, email

Ed: Do you need to go a bit faster?

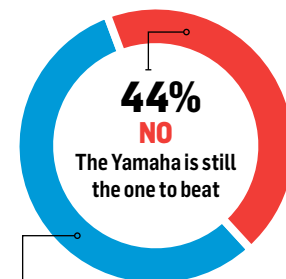
Overtake? Just take it easy

Interesting article on overtaking (MCN, August 25) and I wouldn't challenge any of it, but I have a simpler technique. It's called the 'WB method'. Unless you are on a multi-lane road Why Bother? I sit behind anything quicker than a tractor and sing to myself, often tracks from *Easy Rider*.

Ian Mutch MAG President

READER POLL

Would you buy the new Triumph Tiger Sport over a Tracer?



56% YES I can't wait for the new Triumph to arrive

MCN LAW

Your tricky legal questions answered

Q 'Should I take courtesy bike?'

I have recently left hospital following an accident with a lorry. One of the first phone calls I received was from a company offering me a replacement motorcycle whilst mine is in the garage for repairs. I'm still recovering, so I am not even sure I could even ride at this moment in time. What should I do?

Lindsay, Wigan

A When considering whether to accept any replacement hire vehicle it is always important to know whether this offer is on a 'courtesy' or 'credit hire' basis. If the former then it is relatively straightforward as the courtesy vehicle is likely being paid through your insurance and not arranged through a separate company. If the latter, then you need to be careful.

Credit hire is the supply of a like-for-like vehicle on a credit basis, which means the cost of hire is much more expensive. The contract will also be between

'If it is on credit hire you could get a significant bill'

the company providing the hire, and the individual involved in the accident. A clause is inserted that enables the company to claim any unrecovered money from the unsuspecting individual if there is a shortfall. This can leave the individual having to pay a significant bill if they are later found to be partially or wholly to blame for the accident. It is unclear whether fault has been agreed. If not, and as you are still unable to ride, it may be sensible to decline the offer, especially one on a credit hire basis.

Andrew Campbell

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

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