

ANY QUESTION

ANSWERED ✓

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

OWNING & RIDING

Q Do mods mean my insurance will cost me more?

I'm going to get a Honda Fireblade and throw quite a few bolt-on parts at it over the winter to make it into a road-legal trackday bike. I am looking at a quickshifter, free-flowing exhaust and Power Commander. It will also have revolved forks, an aftermarket shock, decent rubber and a steering damper. What do I have to tell my insurers? Will Perrin, email

Answered by Chris Evitt, Carole Nash Insurance When rating the risk for a rider and bike, insurers will look at the repair and replacement costs, and also if it is more appealing to thieves.

Mods can be a difficult area for providers to rate the differing risks, because bikes can be made so individual. Add in less intuitive online quoting and mistakes can creep in.

The good news is the Consumer Insurance Act 2015, which came into force in April, has given riders some new legal protection. The Association of British Insurers guidelines say: "If you unknowingly give incorrect or

incomplete information to your insurer, they will not be able to decline a claim on the grounds of non-disclosure unless you carelessly or deliberately lied or misrepresented your circumstances." So, if you are certain you are going to make those changes, include them in the initial quote.

To try and avoid confusion we have updated our questions with this wording: "Has the bike got any modifications or been altered in any way from the manufacturer's standard specification? This includes any manufacturer or dealer option, whether or not performance is altered."

That means practical parts like luggage and cosmetic add-ons should be declared too. If your performance mods added £3000 to the bike's value, it would mean a 28% increase on two premiums from the same company. A £5000 Suzuki Bandit 1250 that has been made into a streetfighter would cost 20% more to insure than a bog-standard £3000 bike. If you are still not sure, it always pays to pick up the phone to your insurer.



Planning to modify your Blade? Tell your insurer

Q In a flap over Wingbrakes

I am looking at getting a Honda GL1800 and I see that there have been various recalls for a binding rear brake in the US and Europe. Is this sorted? James Thompson, email

Answered by Scott Bullett, Doble Motorcycles

The latest recall to affect UK-market bikes is that the rear brake can start binding to such an extent that it will overheat enough to catch fire. Honda is contacting owners in batches.



Check recalls with your Honda dealer

Q Why is my RSV creaking?

The back end on my 2003 Aprilia RSV is creaking. What's up? Harry Matthews, Braden

Answered by Griff Woolley, Aprilia Performance

It's your suspension linkages which should be inspected and lubricated every 9500 miles or two months. It's a simple task. All you need is an Abba Superbike stand, 13mm and 15mm spanners/sockets, a tub of normal multi-purpose grease and a torque wrench. Once the stand is in place and the rear end is off the ground you can undo the three suspension pins. Support the back wheel on a block of wood, before removing the bolts and sideplates. The suspension pins that the bearings run around should push out with finger pressure.

Check the condition of the needle roller bearings. They aren't caged so the needles can drop out, especially if they are dry. But they are simple to repack with standard oil-based grease and refit. Then it's time to reassemble, tightening the linkage nuts to 50Nm.

Q Are fork gaiters a good idea?

My Yamaha YBR125's fork stanchions are pitted to hell and when a fork seal started weeping I got a set of replacement forks but want to keep them sweet. Is it easy to fit protective gaiters? Lyotanka, MCN forums

Answered by Mark Sawtell, Crescent Yamaha

Gaiters are well worth having on a winter commuter bike to hold off the road grit, but make sure they aren't too long. The reason is that when the forks are on full compression under braking they could be forced down between the fork leg and seal. Make sure they have drain holes to allow condensation out too. If they are tight at both ends and there are no air holes they will pump up like a pair of bellows.

When fitting, tighten the bottom yoke bolts to the correct torque setting before the top ones.



Fit some gaiters to protect those forks

Q My Blackbird is in a bit of a bind

I got a front tyre off the web for my Blackbird, and a tyre fitting depot fitted it to the loose wheel. But now it's back in and the calipers are torqued up the wheel grinds to a halt when I turn it by hand. What have I done wrong? George Haines, Purley

Answered by Charles Marvell, Flitwick Motorcycles

If you don't go through a specific sequence when you refit a wheel and brake calipers the fork legs can become ever so slightly out of alignment which forces the brake pads against the discs, causing the problem you describe.

Refit the front wheel, insert the axle and torque it up, but leave the pinch bolts on the bottom of the fork legs loose. Refit the calipers and torque them up. With the front wheel elevated and free to spin, spin the wheel and apply the front brake hard a few times (pump the rear pedal as well with linked systems). That gets any torsion in the assembly to be 'shaken' out so the axle is centralised and your brakes won't bind. Then tighten the pinch bolts to the correct torque - which is generally less than you might think.

TRAVEL & TOURING

Q What are the best tyres for an overland adventure?

Answered by Gwyn Barraclough, Mitas importer and off-road instructor

Be honest with yourself about where you will be riding. You can cope with most adverse conditions with a set of semi off-road tyres but it depends on riding ability, not the tyre. But my top three picks for big adventure bikes are: the Metzeler Karoo 3 (£155 pair), Continental TKC80 (£200 pair) and the Mitas

E-07, E-09 and E-10 (£88 to £160 pair). The Karoos are great tyres. The new 3s aren't as aggressive as the older model and last longer on the road. There's not a huge market for big bike tyres with aggressive tread, so these make sense as a solid 50/50 tyre.

The Contis are more aggressive than the Karoo 3 and won't last as long. The

more ambitious traveller will want these tyres, especially if you have outer Mongolia in mind. They are around 80% off-road and 20% road.

Mitas are becoming popular because our tyres last so long. The XT-644 Army specials were standard issue for the Swedish Army. The E-07s are similar to the Karoos, E-10s are similar to the TKC80s and E-09s are even more aggressive. Have fun!



Be honest about the sort of riding you're going to be doing

TECH WATCH

Q Why aren't there more belt-driven bikes?

The technology in belt final drives keeps improving to the point where it's becoming increasingly difficult to explain why chains are still as dominant as they are.

Early designs depended entirely on friction, which worked reasonably well while engine power outputs were very low but as performance increased, designers created belts with inverted teeth meshing with the sprockets, which were much more reliable and unaffected by changes in friction.

But these belts still suffered from high wear rates, especially those using plain cast and machined aluminium sprockets, which in some conditions might last only 2000-3000 miles.

The solution to that was to plate the sprockets with a more durable coating, such as hard chrome. This transformed the life, extending it by 10 to 15 times.

But with power increasing,



No mess and no adjustment but belts add bulk

research into extending the life of belt drives continued. The latest belts use carbon fibre for their tensile strength. They are stronger than steel and constantly flex as they pass around the sprockets. The result is a final drive that should last the life even of high-mileage bikes.

So why are chains still used so much? The main reasons are cost and bulk. A high-mileage belt drive

is not only a lot more costly than a conventional chain and sprockets, it demands additional design features. A millimetre variation in the distance between sprocket centres can cause changes in tension which very rapidly result in damage or breakage, where a chain is highly tolerant of this kind of thing, along with dirt and stone ingress which can destroy a belt.

MCN LAW

Your legal questions

Q How do I force a defendant's insurers to respond?

I lost it on some rubble that came off a trailer being towed by a transit on the A3. Two cars were also involved, having hit debris themselves. The police did not attend, but a Highways Agency team did and they have a report filed confirming the cause as the debris, with the offending vehicle on CCTV.

I contacted the company who owned the van and they said they were aware of the situation and provided me with some insurance details, which it turns out was an expired public liability policy. I have legal cover and my insurance company has found a different policy covering the van, but they tell me the van's insurer is refusing to cooperate because their policy-holder didn't report the incident to them, so the process has stalled. Guzzi 81, email

Fortunately if anyone has the registration number of the vehicle to blame, a simple Motor Insurers'

'Your legal cover people should commence court proceedings'

Database (MID) search can be run in seconds to find out the identity of the insurer, assuming a valid insurance policy was in place.

If the other party's insurer will not deal with the matter your legal cover people should appoint solicitors and commence court proceedings.

Once court proceedings are underway it will be in the hands of your opponent's solicitors and they should take a sensible view and settle the claim, especially if there is CCTV of what happened. Keep the pressure on your legal cover people to get that Highways Agency report and any supporting statements from the other drivers and send court papers off.



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Bikelawyer
Motorcycle Accident Solicitors

Q My car is out of action and I've no choice but to use my bike this winter. What's the best way to protect it?

Mark Newson, Shaftesbury

Answered by Tony Hoare, MCN Consumer Editor

If you do things right, winter is never as bad as you think. Start by giving your bike a very good clean, and then go for a quick ride on dry roads, before any salt is laid. Now you need to give your bike the anti-corrosion

treatment. There are several products that claim to defeat corrosion, and use a good one on all exposed nuts and bolts, and give key and exposed electrical connectors a quick squirt too. MCN staff have good experience with both Scottolier FS365, but find it needs regular reapplication, and sDoc100's corrosion protector, which is effective

but demands thorough cleaning once winter is done to remove the residue. Our favourite is ACF50, which is best applied by spraying onto a cloth and then dabbing into the key areas to protect. It leaves a film and will need re-application, but isn't rinsed off by water. Take care of your chain too, with a heavier-than-usual lube.



£11.99
sDoc100 White Chain Spray



£8.99
Scottolier FS365



£13
sDoc100 Corrosion Protectant



£13.99
ACF50